

09/703562

METHOD AND SYSTEMS FOR APPLYING REBATES TO HIGHER EDUCATION

Dear Examiner Myhre -

Here are the edited results of the search noted above.

You can jump to each section using the hotlinks below or by using Word's "find" function {CTRL+F} to search for three asterisks{\*\*\*}. Some results of possible interest may be highlighted below or may be found by doing a {CTRL+F} and searching for two number signs/hash marks{##}.

If you have any questions, please don't hesitate to call, visit, or e-mail.

Regards,

Heidi Myers

Technical Information Specialist  
US Patent and Trademark Office  
Knox Building/EIC3600/Suite 4B68  
571-272-2446, fax 571-273-0046  
heidi.myers@uspto.gov

[Inventor search – Patent Files](#)

[Inventor search – Non-Patent Literature](#)

[Subject search – Patent Files, Non Full-Text](#)

[Subject search – Patent Files, Full-Text](#)

[Subject search – Non-Patent Literature, Non Full-Text](#)

[Subject search – Non-Patent Literature, Full-Text](#)

[Results Set 1](#)

[Results Set 2](#)

# \*\*\*Inventor Search – Patent Files

File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office  
File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)  
(c) 2008 JPO & JAPIO  
File 350:Derwent WPIX 1963-2008/UD=200871  
(c) 2008 Thomson Reuters  
File 371:French Patents 1961-2002/BOPI 200209  
(c) 2002 INPI. All rts. reserv.  
File 348:EUROPEAN PATENTS 1978-200845  
(c) 2008 European Patent Office  
File 349:PCT FULLTEXT 1979-2008/UB=20081030|UT=20081023  
(c) 2008 WIPO/Thomson  
File 324:GERMAN PATENTS FULLTEXT 1967-200844  
(c) 2008 UNIVENTIO/THOMSON

| Set | Items | Description   |
|-----|-------|---|
| S1  | 34    | AU=( ONEIL W? OR ONEIL, W? OR ONEIL (2N) (W OR WILLIAM OR B-ILL))   |
| S2  | 2310  | AU=( THOMPSON M? OR THOMPSON, M? OR THOMPSON(2N) (M OR MICHAEL OR MIKE))  |
| S3  | 0     | S1 AND S2   |
| S4  | 2344  | S1 OR S2  |
| S5  | 5     | (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR??? OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES) (15N) (REBATE?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PREMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??) |
| S6  | 1     | (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (10N) (-FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)   |
| S7  | 19    | (DEBIT OR CREDIT) (10N) (SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES)  |
| S8  | 0     | S7 AND S5   |
| S9  | 24    | S5 OR S6 OR S7  |
| S10 | 24    | IDPAT (sorted in duplicate/non-duplicate order)   |
| S11 | 24    | IDPAT (primary/non-duplicate records only)  |

11/TI,AU/5 (Item 5 from file: 350)  
DIALOG(R)File 350:(c) 2008 Thomson Reuters. All rts. reserv.  
0012911892  
WPI ACC NO: 2002-425964/  
On-line/mobile transaction conduction method involves comparing cardholder identity authentication information with that stored in issuing bank computer, by third party authorizer computer  
Australia  
Publication No. AU 200077066 A (Update 200252 E)  
Publication Date: 20020402  
Assignee: TRINTECH LTD; IE (TRIN-N)  
Language: EN  
Application: AU 200077066 A 20000921 (Local application)  
WO 2000US25852 A 20000921 (PCT Application)  
Related Publication: WO 2002025495 A (Based on OPI patent )

Current IPC: G06Q-20/00(R,I,M,EP,20060101,20051008,A)  
G06Q-20/00(R,I,M,EP,20060101,20051008,C)  
G07F-7/08(R,I,M,EP,20060101,20051008,A)  
G07F-7/08(R,I,M,EP,20060101,20051008,C)  
G07F-7/10(R,I,M,EP,20060101,20051008,A)  
G07F-7/10(R,I,M,EP,20060101,20051008,C)  
Current ECLA class: G06Q-20/00K2B G06Q-20/00K3B G07F-7/08F4 G07F-7/10D4E2  
G07F-7/10D6K

11/TI,AU/10 (Item 10 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
AUTOMATED USER REGISTRATION  
INSCRIPTION AUTOMATIQUE D'UTILISATEUR  
Patent Applicant/Inventor:  
TURNBULL Rory Stewart, 12 Mannington Close, Rushmere St Andrew, Ipswich  
Suffolk IP4 5PW, GB, GB (Residence), GB (Nationality),  
THOMPSON Stephen Michael, 11 Barwell Road, Bury St Edmunds, Suffolk IP33  
1AF, GB, GB (Residence), GB (Nationality),

11/TI,AU/14 (Item 14 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
SYSTEM AND METHODS FOR DISCLOSING TRANSACTION INFORMATION TO CUSTOMERS  
SYSTEME ET PROCEDES DE DIVULGATION A DES CLIENTS D'INFORMATIONS SUR LES  
TRANSACTIONS  
Patent Applicant/Inventor:  
ALGIENE Kenneth, 9347 W. Vandeventor Drive, Littleton, Colorado 80128, US  
, US (Residence), US (Nationality), (Designated only for: US)  
THOMPSON Mark, 5724 East 10th Avenue, Denver, Colorado 80220, US, US  
(Residence), US (Nationality), (Designated only for: US)

11/TI,AU/16 (Item 16 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
MONEY TRANSFER SYSTEMS AND METHODS  
SYSTEMES ET PROCEDES DE TRANSFERT DE FONDS  
Inventor(s):  
HANSEN Kurt, 5133 E. Essex Avenue, Castle Rock, CO 80104, US,  
SEIFERT Dean A, 20315 Vista Circle, Parker, CO 80134, US,  
THOMPSON Mark, 5724 East 10th Avenue, Denver, CO 80220, US,  
MICHELSEN Mike, 8200 W. 52nd Ave, Arvada, CO 80002, US,  
JERONIMUS Mike, 2054 E. Terrace Drive, Highlands Ranch, CO 80126, US,  
FRAZIER Patricia A, 1533 Bella Vista Drive, Dallas, TX 75218, US,

11/TI,AU/19 (Item 19 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
METHOD AND SYSTEM FOR DATA MANAGEMENT IN ELECTRONIC PAYMENTS TRANSACTIONS  
PROCEDE ET SYSTEME DE GESTION DE DONNEES DANS DES TRANSACTIONS A PAIEMENTS  
ELECTRONIQUES  
Inventor(s):  
NAGY Dan, 36 Fairway Place, Cold Spring Harbor, NY 11724, US,  
GOOTT Paul, 318 Main Street, #33, Madison, NJ 07940, US,  
LANDRY John, 54 Center Avenue Extension, Norwalk, CT 06851, US,  
COX David, 49 Harding Road, Old Greenwich, CT 06870, US,

PANG Michael C, 239-36 66th Avenue, Douglaston, NY 11362, US,  
FAVOLE Joe, 20 Cherry Lane, Howell, NJ 07731, US,  
THOMPSON Michael, 104 Woodview Lane, Centereach, NY 11720, US,

11/TI,AU/21 (Item 21 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
TRANSACTION AUTHENTICATION  
AUTHENTIFICATION DE TRANSACTIONS  
Patent Applicant/Inventor:  
YATES Martin John, Sidehill, Spring Meadow, Playford, Ipswich, Suffolk  
IP6 9ED, GB, GB (Residence), GB (Nationality), (Designated only for:  
US)  
THOMPSON Stephen Michael, 7 Borrett Place, Martlesham, Woodbridge,  
Suffolk IP12 4TU, GB, GB (Residence), GB (Nationality), (Designated  
only for: US)  
EDWARDS Nicholas Hector, 85 Leopold Road, Ipswich, Suffolk IP4 4RN, GB,  
GB (Residence), GB (Nationality), (Designated only for: US)  
GIFFORD Maurice Merrick, 22 St. Agnes Way, Kesgrave, Ipswich, Suffolk IP5  
1JZ, GB, GB (Residence), GB (Nationality), (Designated only for: US)  
MCCARTNEY David John, 5 South Close, Ipswich, Suffolk IP4 2TH, GB, GB  
(Residence), GB (Nationality), (Designated only for: US)

11/TI,AU/22 (Item 22 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
A COMPUTERIZED METHOD AND SYSTEM FOR A SECURE ON-LINE TRANSACTION USING  
CARDHOLDER AUTHENTICATION  
PROCEDE ET SYSTEME INFORMATISES POUR L'ETABLISSEMENT DE TRANSACTIONS EN  
LIGNE SECURISEES PAR AUTHENTIFICATION DES DETENTEURS DE CARTES  
Patent Applicant/Inventor:  
BYRNE Paddy, "Lissadell" Grange Park, Foxrock, Dublin 18, IE, IE  
(Residence), IE (Nationality), (Designated only for: US)  
THOMPSON Marilee, 21 Nassau Court, Skillman, NJ 08558, US, US (Residence)  
, US (Nationality), (Designated only for: US)  
SCOTT Steven D, 33 Whippoorwill Way, Belle Mead, NJ 08502, US, US  
(Residence), US (Nationality), (Designated only for: US)  
BURNE George, 21079 Michael's Drive, Saratoga, CA 95070, IE, IE  
(Residence), IE (Nationality), (Designated only for: US)

11/TI,AU/24 (Item 24 from file: 349)  
DIALOG(R)File 349:(c) 2008 WIPO/Thomson. All rts. reserv.  
A CUSTOMER-DIRECTED, AUTOMATED PROCESS FOR TRANSFERRING FUNDS BETWEEN  
ACCOUNTS USING A HOLDING ACCOUNT AND LOCAL PROCESSING  
PROCEDE AUTOMATIQUE PERSONNALISE SERVANT A TRANSFERER DES FONDS ENTRE DES  
COMPTES AU MOYEN D'UN COMPTE DE RESERVE ET D'UN TRAITEMENT LOCAL  
Inventor(s):  
JENNINGS Horton,  
PINNELL Nigel,  
DO Khanh,  
SHAH Virendrakumar,  
PROFUMO Marjorie,  
DOWNING John,  
GOODHAND Neil,  
MAINO Marion,  
THOMPSON Michael H,

### \*\*\*Inventor search – Non-Patent Literature

File 2:INSPEC 1898-2008/Oct W2  
(c) 2008 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2008/Oct  
(c) 2008 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2008/Nov 06  
(c) 2008 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Aug  
(c) 2008 The HW Wilson Co.  
File 144:Pascal 1973-2008/Nov W1  
(c) 2008 INIST/CNRS  
File 474:New York Times Abs 1969-2008/Nov 10  
(c) 2008 The New York Times  
File 475:Wall Street Journal Abs 1973-2008/Nov 08  
(c) 2008 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecInfoSource 82-2008/Jan  
(c) 2008 Info.Sources Inc  
File 15:ABI/Inform(R) 1971-2008/Nov 07  
(c) 2008 ProQuest Info&Learning  
File 20:Dialog Global Reporter 1997-2008/Nov 10  
(c) 2008 Dialog  
File 610:Business Wire 1999-2008/Nov 10  
(c) 2008 Business Wire.  
File 613:PR Newswire 1999-2008/Nov 10  
(c) 2008 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2008/Nov 10  
(c) 2008 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2008/Nov 05  
(c) 2008 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 9:Business & Industry(R) Jul/1994-2008/Nov 06  
(c) 2008 Gale/Cengage  
File 16:Gale Group PROMT(R) 1990-2008/Oct 31  
(c) 2008 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2008/Nov 05  
(c) 2008 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2008/Oct 28  
(c) 2008 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Oct 16  
(c) 2008 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2008/Oct 30  
(c) 2008 Gale/Cengage  
File 570:Gale Group MARS(R) 1984-2008/Oct 30  
(c) 2008 Gale/Cengage  
File 635:Business Dateline(R) 1985-2008/Nov 07  
(c) 2008 ProQuest Info&Learning  
File 387:The Denver Post 1994-2008/Nov 07

(c) 2008 Denver Post  
File 471:New York Times Fulltext 1980-2008/Nov 05  
(c) 2008 The New York Times  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2008/Nov 09  
(c) 2008 St Louis Post-Dispatch  
File 631:Boston Globe 1980-2008/Nov 06  
(c) 2008 Boston Globe  
File 633:Phil.Inquirer 1983-2008/Nov 09  
(c) 2008 Philadelphia Newspapers Inc  
File 638:Newsday/New York Newsday 1987-2008/Nov 09  
(c) 2008 Newsday Inc.  
File 640:San Francisco Chronicle 1988-2008/Nov 07  
(c) 2008 Chronicle Publ. Co.  
File 641:Rocky Mountain News Jun 1989-2008/Nov 10  
(c) 2008 Scripps Howard News  
File 702:Miami Herald 1983-2008/Nov 10  
(c) 2008 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2008/Nov 07  
(c) 2008 USA Today  
File 704:(Portland)The Oregonian 1989-2008/Nov 07  
(c) 2008 The Oregonian  
File 713:Atlanta J/Const. 1989-2008/Nov 09  
(c) 2008 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2008/Nov 06  
(c) 2008 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2008/Nov 07  
(c) 2008 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2008/Nov 08  
(c) 2008 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2008/Nov 07  
(c) 2008 St. Petersburg Times  
File 477:Irish Times 1999-2008/Nov 09  
(c) 2008 Irish Times  
File 710:Times/Sun.Times(London) Jun 1988-2008/Nov 10  
(c) 2008 Times Newspapers  
File 711:Independent(London) Sep 1988-2006/Dec 12  
(c) 2006 Newspaper Publ. PLC  
File 756:Daily/Sunday Telegraph 2000-2008/Nov 09  
(c) 2008 Telegraph Group  
File 757:Mirror Publications/Independent Newspapers 2000-2008/Nov 10  
(c) 2008

| Set | Items | Description  |
|-----|-------|--|
| S1  | 0     | AU=( ONEIL W? OR ONEIL, W? OR ONEIL (2N)(W OR WILLIAM OR B-ILL)) OR BY= ONEIL (2N)(W OR WILLIAM OR BILL)                                   |
| S2  | 10732 | AU=( THOMPSON M? OR THOMPSON, M? OR THOMPSON (2N)(M OR MICHAEL OR MIKE)) OR BY= THOMPSON (2N)(M OR MICHAEL OR MIKE)                        |
| S3  | 0     | S1 AND S2  |
| S4  | 10732 | S1 OR S2   |
| S5  | 0     | LIMITALL IS ON   |
| S6  | 60    | (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (10N) (-FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)                              |
| S7  | 18    | (DEBIT OR CREDIT) (10N) (SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES) |

S8           0    S6 AND S7  
 S9           17   RD S7 (unique items)  
 S10          10   (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR???  
               OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES) (15N) (REBATE-  
               ?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PR-  
               EMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??)  
 S11          0    S9 AND S10  
 S12          1    S6 AND S10

10/TI,AU/1       (Item 1 from file: 144)  
 DIALOG(R)File 144:(c) 2008 INIST/CNRS. All rts. reserv.  
 Mental and physical health co-morbidity in looked after children  
 Adoption and fostering  
 (Special issue: Adoption and fostering)  
 HILL Catherine; THOMPSON Margaret  
 SIMMONDS John, ed; ADCOCK Margaret, ed

10/TI,AU/2       (Item 1 from file: 15)  
 DIALOG(R)File 15:(c) 2008 ProQuest Info&Learning. All rts. reserv.  
 Sticker Shock  
 Thompson, Michael D

10/TI,AU/3       (Item 2 from file: 15)  
 DIALOG(R)File 15:(c) 2008 ProQuest Info&Learning. All rts. reserv.  
 EARNING one's keep  
 Thompson, Michael

10/TI,AU/4       (Item 3 from file: 15)  
 DIALOG(R)File 15:(c) 2008 ProQuest Info&Learning. All rts. reserv.  
 The impact of HR practices on business performance  
 Thompson, Marc; Richardson, Ray

10/TI,AU/5       (Item 4 from file: 15)  
 DIALOG(R)File 15:(c) 2008 ProQuest Info&Learning. All rts. reserv.  
 Market discounting of partial ownership interests  
 Thompson, Mark S; Dagbjartsson, Eggert

10/TI,AU/6       (Item 1 from file: 16)  
 DIALOG(R)File 16:(c) 2008 Gale/Cengage. All rts. reserv.  
 Sticker shock: judges seem likely to reject pharma's claim that AWP's are  
   really just sticker prices.(Legal Forum)  
 Thompson, Michael D.

10/TI,AU/7       (Item 1 from file: 148)  
 DIALOG(R)File 148:(c) 2008 Gale/Cengage. All rts. reserv.  
 Market discounting of partial ownership interests.  
 Thompson, Mark S.; Dagbjartsson, Eggert

10/TI,AU/8 (Item 2 from file: 148)  
DIALOG(R)File 148:(c) 2008 Gale/Cengage. All rts. reserv.

Sales compensation plans: cashing in on performance. (includes related article)  
Thompson, Michael A.; McCallum, Tricia

10/TI,AU/9 (Item 1 from file: 635)  
DIALOG(R)File 635:(c) 2008 ProQuest Info&Learning. All rts. reserv.

Life Insurance Evolving  
Thompson, Michelle R.

10/TI,AU/10 (Item 2 from file: 635)  
DIALOG(R)File 635:(c) 2008 ProQuest Info&Learning. All rts. reserv.

Silk Flower Firm Taps Pacific Markets  
Thompson, Michelle

### \*\*\*Subject search – Patent Files, Non Full-Text

File 344:Chinese Patents Abs Jan 1985-2006/Jan

(c) 2006 European Patent Office

File 347:JAPIO Dec 1976-2007/Dec(Updated 080328)

(c) 2008 JPO & JAPIO

File 350:Derwent WPIX 1963-2008/UD=200871

(c) 2008 Thomson Reuters

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

| Set | Items | Description   |
|-----|-------|---|
| S1  | 16032 | (DEBIT OR CREDIT) (S) (SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES)  |
| S2  | 4003  | S1(S) (ALL OR EVERY OR EACH OR ENTIRE OR WHOLE OR WHOLLY OR COMPLETE?? OR TOTAL??)  |
| S3  | 1308  | S2(S) (MONITOR??? OR TRACK??? OR FOLLOW??? OR RECORD??? OR COUNT??? OR DOCUMENT??? OR LOG OR LOGS OR LOGGING OR LOGGED)   |
| S4  | 69747 | MANAGER?? OR COORDINATOR?? OR ORGANIZER?? OR ORGANISER?? OR ADMINISTRATOR?? OR THIRD()PART??? OR (TRACKING OR MONITORING-) (3N)ENTIT???   |
| S5  | 27909 | (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR??? OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES) (S) (REBATE?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PREMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??) |
| S6  | 1079  | (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (S) (FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)  |
| S7  | 47202 | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (S) (MERCHANT?? OR RETAILER?? OR SELLER?? OR STORE OR STORES OR BUSINESS?? OR SUPPLIER?? OR DISTRIBUTOR?? OR VENDOR??)   |
| S8  | 19669 | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (S) (CONSUMER?? OR CUSTOMER?? OR SHOPPER?? OR PURCHASER?? OR BUYER?? OR PATRON?? OR CARDHOLDER?? OR CARDBEARER?? OR PARTICIPANT?? OR ACCOUNT??)                |
| S9  | 108   | S3 AND S4   |
| S10 | 47    | S5 AND S6   |
| S11 | 0     | S9 AND S10  |
| S12 | 9     | S9 AND S5   |
| S13 | 7     | S9 AND S6   |
| S14 | 4     | S10 AND S2  |
| S15 | 9     | S10 AND S4  |
| S16 | 28    | S12:S15   |
| S17 | 28    | IDPAT (sorted in duplicate/non-duplicate order)   |
| S18 | 28    | IDPAT (primary/non-duplicate records only)  |
| S19 | 11    | S18 AND AY=1955:2001  |

## 19/5/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0015554024 - Drawing available

WPI ACC NO: 2006-118179/200612

Related WPI Acc No: 2001-625904; 2007-558689; 2007-814991; 2008-L12419

XRFX Acc No: N2006-102307

Monitoring retail sales and automatically correlating sold products with manufacturer sponsored or approved promotions involves computing monetary value of discounts or credits offered by retailer to consumer for selected time period

Patent Assignee: LUCAS M T (LUCA-I); PINNAM V R (PINN-I); UNISONE CORP (UNIS-N)

Inventor: LUCAS M T; PINNAM V R; LUCAS M; PINNAM V

Patent Family (3 patents, 110 countries)

| Patent         |      |          | Application    |      |          |          |
|----------------|------|----------|----------------|------|----------|----------|
| Number         | Kind | Date     | Number         | Kind | Date     | Update   |
| WO 2006007414  | A2   | 20060119 | WO 2005US21398 | A    | 20050616 | 200612 B |
| US 20060020512 | A1   | 20060126 | US 2000187389  | P    | 20000307 | 200612 E |
|                |      |          | US 2001799879  | A    | 20010307 |          |
|                |      |          | US 2004579814  | P    | 20040616 |          |
|                |      |          | US 2005153849  | A    | 20050616 |          |
| EP 1766330     | A2   | 20070328 | EP 2005762632  | A    | 20050616 | 200725 E |
|                |      |          | WO 2005US21398 | A    | 20050616 |          |

Priority Applications (no., kind, date): US 2000187389 P 20000307; US 2001799879 A 20010307; US 2004579814 P 20040616; US 2005153849 A 20050616

#### Patent Details

| Number | Kind | Lan | Pg | Dwg | Filing Notes |
|--------|------|-----|----|-----|--------------|
|--------|------|-----|----|-----|--------------|

|               |    |    |    |   |  |
|---------------|----|----|----|---|--|
| WO 2006007414 | A2 | EN | 52 | 3 |  |
|---------------|----|----|----|---|--|

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KM KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NG NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SM SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IS IT KE LS LT LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW

|                |    |    |  |  |   |
|----------------|----|----|--|--|---|
| US 20060020512 | A1 | EN |  |  | Related to Provisional US 2000187389 C-I-P of application US 2001799879 |
|----------------|----|----|--|--|---|

|            |    |    |  |  |   |
|------------|----|----|--|--|---|
| EP 1766330 | A2 | EN |  |  | Related to Provisional US 2004579814 PCT Application WO 2005US21398 Based on OPI patent WO 2006007414 |
|------------|----|----|--|--|---|

Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU

#### Alerting Abstract WO A2

NOVELTY - A promotion incentive program is created, after which the program is presented for acceptance for retailers. Each incentive discount or credit given by each participating retailer is then monitored. The monetary value of each discount or credit is then calculated. The monetary value of discounts or credits offered by the retailer to the consumer for a selected time period is then computed.

DESCRIPTION - The dollar value of the incentives discounted or credited to the consumer for the selected time period is then paid by each retailer to the consumer. Each incentive discount or credit to the consumer by each participating retailer is then validated. The program is then modified, continued, or extended by the manufacturer, an authorized supplier or distributor, or an authorized retailer. An INDEPENDENT CLAIM is also included for a system for monitoring retail sales and automatically correlating sold products with manufacturer sponsored or

approved promotions presented for redemption by customers.

USE - Monitoring retail sales and automatically correlating sold products with manufacturer sponsored or approved promotions presented for redemption by customers.

ADVANTAGE - Allows a consumer to instantly apply for a rebate , coupon discount, or other incentive promotion without the necessity of tending to too much paperwork. Automatically provides a rebate to the consumer without the need for manufacturer intervention on a request-by-request basis. Provides a system which can be implemented without the framework of platform accessible to manufacturers, suppliers and distributors, retailers, and optionally third parties acting on their behalf or system administrators , so as to reduce the cost of implementation and make the system available to at least retailers and manufacturers. Negates need for participation by retail merchant at the point-of- sale , thus allowing the consumer to shop at the merchant of choice and thus reducing system implementation costs. Automatically tracks , calculates , and issues payment authorizations to retailers.

DESCRIPTION OF DRAWINGS - The figure shows the drawing which depicts various user types and the functions available in a manufacturer promotion automation system.

Title Terms/Index Terms/Additional Words: MONITOR; RETAIL; SALE; AUTOMATIC; CORRELATE; SOLD; PRODUCT; MANUFACTURE; APPROVE; COMPUTATION; MONEY; VALUE ; DISCOUNT; CREDIT; OFFER; CONSUME; SELECT; TIME; PERIOD

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G01C-0007/00 A I F B 20060101

G06Q-0030/00 A I F B 20060101

G01C-0007/00 C I B 20060101

G06Q-0030/00 C I L B 20060101

ECLA: G06Q-030/00A

US Classification, Current Main: 705-014000

US Classification, Issued: 70514

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J04B2; T01-J05A2C

19/5/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0015552334 - Drawing available

WPI ACC NO: 2006-116489/200612

Related WPI Acc No: 2002-462928

XRPX Acc No: N2006-100865

On-line promotions presenting method for shopping, involves conforming occurrence of off-line transaction related to promotion by accessing data that is obtained for user in connection with payment made over payment network

Patent Assignee: KNOWLEDGEFLOW INC (KNOW-N)

Inventor: BALA R N; CONNOLLY C G; HOFFER D B; RADEL T H

Patent Family (1 patents, 1 countries)

Patent

Application

Number

Kind

Date

Number

Kind

Date

Update

US 20060015405 A1 20060119 US 2000230931 P 20000913 200612 B  
 US 2001949890 A 20010912  
 US 2005163028 A 20051003  
 Priority Applications (no., kind, date): US 2000230931 P 20000913; US  
 2001949890 A 20010912; US 2005163028 A 20051003

#### Patent Details

| Number         | Kind | Lan | Pg | Dwg | Filing Notes   |
|----------------|------|-----|----|-----|--|
| US 20060015405 | A1   | EN  | 18 | 12  | Related to Provisional US 2000230931<br>Continuation of application US<br>2001949890 |

#### Alerting Abstract US A1

NOVELTY - The method involves determining whether to present an available promotion (25) to a user based on user profile data and criteria related to user's network interaction. The promotion is presented based on the determination. An occurrence of off-line transaction related to the promotion is confirmed by accessing transaction data that is obtained in connection with a payment made over a third - party payment network (29).

USE - Used for presenting on-line promotion in shopping a product through a personal digital assistant (PDA), palm pilot, cellular phone, kiosk, online communication, satellite communication, wireless communication, transponder communication, local area network (LAN) and wide area network (WAN).

ADVANTAGE - The occurrence of the off-line transaction related to the promotion is confirmed by accessing transaction data that is obtained for the user in connection with the payment made over the third - party payment network, thus facilitating electronic commerce transactions for the user by monitoring the user's network interaction for display of targeted on-line promotions and coupons to the user.

DESCRIPTION OF DRAWINGS - The drawing shows operation of a software agent for displaying targeted promotion or coupon.

- 15 Web page
- 19 Monitors
- 25 Promotion
- 27 Merchant site
- 29 Payment network

Title Terms/Index Terms/Additional Words: LINE; PRESENT; METHOD; SHOPPING; CONFORM; OCCUR; TRANSACTION; RELATED; PROMOTE; ACCESS; DATA; OBTAIN; USER; CONNECT; PAY; MADE; NETWORK

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00 A I F B 20060101

ECLA: G06Q-030/00A, H04H-009/00P, H04H-009/00R, H04L-029/08A7,

H04L-029/08N19, H04L-029/08N21

US Classification, Current Main: 705-014000

US Classification, Issued: 70514

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-M06A1A; T01-N01A2A; T01-N01A2C; T01-N02B2A;

T05-H02D; T05-L01D; T05-L02

19/5/3 (Item 3 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 Thomson Reuters. All rts. reserv.  
 0013890960 - Drawing available  
 WPI ACC NO: 2004-070173/200407  
 XRPX Acc No: N2004-056489  
 Employee benefit plan management services provision method for bank,  
 involves modifying selected benefit plan displayed on presentation panel,  
 by authorized user  
 Patent Assignee: BENEFIT RESOURCE INC (BENE-N)  
 Inventor: GILBERT J M; HERNANDEZ J T; THOMPSON J B  
 Patent Family (1 patents, 1 countries)  
 Patent Application  

| Number         | Kind | Date     | Number        | Kind | Date     | Update   |
|----------------|------|----------|---------------|------|----------|----------|
| US 20030229522 | A1   | 20031211 | US 2001342634 | P    | 20011220 | 200407 B |
|                |      |          | US 2002327518 | A    | 20021220 |          |

 Priority Applications (no., kind, date): US 2001342634 P 20011220; US  
 2002327518 A 20021220

#### Patent Details

| Number         | Kind | Lan | Pg | Dwg | Filing                 | Notes         |
|----------------|------|-----|----|-----|------------------------|---------------|
| US 20030229522 | A1   | EN  | 45 | 12  | Related to Provisional | US 2001342634 |

Alerting Abstract US A1

NOVELTY - A portal comprising user interaction graphical information, benefit plan management data and benefit plan design creation template including multiple benefit plan details, is displayed on a presentation panel. An authorized user access the panel through a user interface, to select a specific benefit plan and to perform modification of selected plan as per requirement.

DESCRIPTION - An INDEPENDENT CLAIM is included for employee benefit plant management services providing system.

USE - For providing employee benefit management services such as employee retirement income security act (ERISA) reporting, group life tax reporting, identification (ID) card generation, medical reimbursement administration, retirement planning, transitional benefit coverage e.g. individual plan coverage, benefit notification, administering commissions and bonuses, employer benefit management, agency/enterprise management, ancillary business/enterprise application, welfare plan fillings, education assistant plan fillings and employee census information reports, to banks, investment firms insurance company, and benefit broker/consultant firm.

ADVANTAGE - The employee benefit plans are efficiently delivered to the authorized user.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of employee benefit plan management service providing system.

- 20 business process application
- 22 application administrator portal
- 24 benefit broker/consultant portal
- 28 employer/client portal
- 30 employee portal
- 42 benefit consultant firm system.

Title Terms/Index Terms/Additional Words: EMPLOY; BENEFICIAL; PLAN;  
 MANAGEMENT; SERVICE; PROVISION; METHOD; BANK; MODIFIED; SELECT; DISPLAY;  
 PRESENT; PANEL; AUTHORISE; USER

#### Class Codes

International Classification (Main): G06F-017/60

ECLA: G06Q-040/00A

US Classification, Current Main: 705-004000; Secondary: 705-001000

US Classification, Issued: 7054, 7051

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05A2; T01-J12B; T01-N01A

19/5/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0012318153 - Drawing available

WPI ACC NO: 2002-259810/200231

XRFX Acc No: N2002-201482

Transaction system for use in school, has transaction unit which communicates with smart card to automatically perform an operation corresponding to operation data associated with card identifier stored in server

Patent Assignee: CAMPBELL B J (CAMP-I); MARS INC (MRSC); WAINE P J (WAIN-I)

Inventor: CAMPBELL B J; WAINE P J

Patent Family (2 patents, 26 countries)

Patent Application

| Number         | Kind | Date     | Number        | Kind | Date     | Update   |
|----------------|------|----------|---------------|------|----------|----------|
| EP 1179813     | A1   | 20020213 | EP 2000306695 | A    | 20000807 | 200231 B |
| US 20020020738 | A1   | 20020221 | US 2001912678 | A    | 20010725 | 200231 E |

Priority Applications (no., kind, date): EP 2000306695 A 20000807

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

EP 1179813 A1 EN 9 1

Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR  
IE IT LI LT LU LV MC MK NL PT RO SE SI

Alerting Abstract EP A1

NOVELTY - A server (8) stores data representing a list of identifiers and operation data associated with each identifier carried in the smart card (16). The transaction units (6) communicate with the cards to automatically perform an operation defined by the operation data associated with identifier of the cards.

USE - Transaction system having POS, vending machine and/or revaluation terminals for use in schools, etc., for variety of purposes such as revaluation of cards, issuing of free prizes, discounts, blacklisting of cards, etc.

ADVANTAGE - Allows external transfer of funds into the system from outside the environment for e.g. using the Internet. Provides flexible revaluation of the smart cards, hence increases functionality of the system.

DESCRIPTION OF DRAWINGS - The figure shows the explanatory drawing of transaction system.

6 Transaction units

8 Server

16 Smart card

Title Terms/Index Terms/Additional Words: TRANSACTION; SYSTEM; SCHOOL; UNIT  
; COMMUNICATE; SMART; CARD; AUTOMATIC; PERFORMANCE; OPERATE; CORRESPOND;  
DATA; ASSOCIATE; IDENTIFY; STORAGE; SERVE

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G07F-0005/18 A I R 20060101

G07F-0007/08 A I R 20060101

G07F-0005/00 C I R 20060101

G07F-0007/08 C I R 20060101

ECLA: G07F-005/18, G07F-007/08C6

US Classification, Current Main: 235-379000; Secondary: 705-039000

US Classification, Issued: 235379, 70539

File Segment: EPI;

DWPI Class: T01; T04; T05

Manual Codes (EPI/S-X): T01-N01A1; T04-K02; T05-H02C3; T05-H02C5C; T05-L01D  
; T05-L02

19/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0012248218 - Drawing available

WPI ACC NO: 2002-188027/200224

XRPX Acc No: N2002-142586

Computer based education system used in schools, colleges, has modality  
adapter for modifying portion of exercise based on learning style of  
student

Patent Assignee: CYNAUMON G (CYNA-I); GAME WISE LLC (GAME-N); TUCKER S  
(TUCK-I)

Inventor: CYNAUMON G; TUCKER S

Patent Family (3 patents, 92 countries)

Patent Application

| Number         | Kind | Date     | Number         | Kind | Date     | Update   |
|----------------|------|----------|----------------|------|----------|----------|
| WO 2001050440  | A2   | 20010712 | WO 2000US34966 | A    | 20001222 | 200224 B |
| AU 200127337   | A    | 20010716 | AU 200127337   | A    | 20001222 | 200224 E |
| US 20010031456 | A1   | 20011018 | US 1999174080  | P    | 19991230 | 200224 E |
|                |      |          | US 2000211341  | P    | 20000613 |          |
|                |      |          | US 2000228143  | P    | 20000825 |          |
|                |      |          | US 2000236563  | P    | 20000929 |          |
|                |      |          | US 2000742746  | A    | 20001220 |          |

Priority Applications (no., kind, date): US 1999174080 P 19991230; US  
2000211341 P 20000613; US 2000228143 P 20000825; US 2000236563 P  
20000929; US 2000742746 A 20001220

#### Patent Details

Number Kind Lan Pg Dwg Filing Notes

WO 2001050440 A2 EN 32 8

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY  
BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN  
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ  
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH  
 GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW  
 AU 200127337 A EN Based on OPI patent WO 2001050440  
 US 20010031456 A1 EN Related to Provisional US 1999174080  
 Related to Provisional US 2000211341  
 Related to Provisional US 2000228143  
 Related to Provisional US 2000236563

Alerting Abstract WO A2

NOVELTY - The educational portion (105) provides educational content with exercise to a student through web server. A learning modality evaluator evaluates the performance of student to determine the learning style of the student. A modality adapter (180) modifies a portion of exercise arranged by teacher based on learning style of the student.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.Participant incentives method;
- 2Automatic student' s performance notification system;
- 3.Online educational content and exercise providing method;
- 4.Homework distributing method;
5. Education fund for storing assets;
- 6.Asset accumulating method

USE - For determining learning style of student in school , colleges.

ADVANTAGE - As exercise is modified based on student's learning style, effective feedback is provided to parents and incentives each participants in the students education to use the system.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of education system.

105 Educational portion

180 Modality adapter

Title Terms/Index Terms/Additional Words: COMPUTER; BASED; EDUCATION;  
 SYSTEM; SCHOOL; MODIFIED; PORTION; EXERCISE; LEARNING; STYLE; STUDENT

Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G09B-0007/02 A I R 20060101

G09B-0007/00 C I R 20060101

ECLA: G09B-007/02

US Classification, Current Main: 434-350000

US Classification, Issued: 434350

File Segment: EngPI; EPI;

DWPI Class: T01; W04; P85

Manual Codes (EPI/S-X): T01-J30A; T01-N01B; T01-N01D1; W04-W07

19/5/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0011138474 - Drawing available

WPI ACC NO: 2002-075189/200210

XRPX Acc No: N2002-055473

Fully integrated on-line interactive flexible rewards program for individuals and/or institutions transacting commerce which tracks promotion

responses and/or transaction activity

Patent Assignee: DALY M W (DALY-I)

Inventor: DALY M W

Patent Family (2 patents, 93 countries)

| Patent        |      |          | Application    |      |          |          |
|---------------|------|----------|----------------|------|----------|----------|
| Number        | Kind | Date     | Number         | Kind | Date     | Update   |
| WO 2001084280 | A2   | 20011108 | WO 2001US40635 | A    | 20010501 | 200210 B |
| AU 200159810  | A    | 20011112 | AU 200159810   | A    | 20010501 | 200222 E |

Priority Applications (no., kind, date): US 2000562101 A 20000501

#### Patent Details

| Number | Kind | Lan | Pg | Dwg | Filing | Notes |
|--------|------|-----|----|-----|--------|-------|
|--------|------|-----|----|-----|--------|-------|

|               |    |    |    |    |  |  |
|---------------|----|----|----|----|--|--|
| WO 2001084280 | A2 | EN | 37 | 10 |  |  |
|---------------|----|----|----|----|--|--|

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY  
BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL  
IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO  
NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH  
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

AU 200159810 A EN Based on OPI patent WO 2001084280

Alerting Abstract WO A2

NOVELTY - Promotion responses and/or transactions between businesses (101) and suppliers (102) of products and services via a platform (103) generate flexible rewards (100) and the businesses and suppliers access the platform directly and/or through the Internet access providers. The flexible reward value is tracked and accumulated in its institutional account under the program and the more frequently the businesses respond to promotions or transact business the greater the amassed value of the account under the reward program.

DESCRIPTION - INDEPENDENT CLAIMS are included for a method for implementing a flexible rewards program, for a computer readable substrate with a computer program and for a method for generating a rewards program.

USE - Implementing flexible reward program in a computer system.

ADVANTAGE - Expanding utility of Internet commerce platforms.

DESCRIPTION OF DRAWINGS - The drawing shows the system

101 Businesses

102 Suppliers

103 Platform

Title Terms/Index Terms/Additional Words: INTEGRATE; LINE; INTERACT;  
FLEXIBLE; REWARD; PROGRAM; INDIVIDUAL; INSTITUTION; TRACK; PROMOTE;  
RESPOND; TRANSACTION; ACTIVE

#### Class Codes

International Classification (Main): G06F

ECLA: G06Q-030/00A

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-J05C; T01-N01A2

19/5/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0011056010 - Drawing available

WPI ACC NO: 2001-432404/200146

Related WPI Acc No: 2004-783107

XRPX Acc No: N2001-320464

Product marketing rebate claim processing method involves validating rebate claim by processing stored and purchase data record and transferring rebate offered claim value to consumers

Patent Assignee: DEVLIN E (DEVL-I); DEVLIN E A (DEVL-I); HAYWARD J W (HAYW-I); QUINLAN C (QUIN-I)

Inventor: DEVLIN E A; HAYWARD J W; QUINLAN C

Patent Family (16 patents, 90 countries)

| Patent Number  | Kind | Date     | Application Number | Kind | Date     | Update |     |
|----------------|------|----------|--------------------|------|----------|--------|-----|
| WO 2001020445  | A1   | 20010322 | WO 2000US25462     | A    | 20000915 | 200146 | B   |
| AU 200075860   | A    | 20010417 | AU 200075860       | A    | 20000915 | 200146 | E   |
| BR 200014043   | A    | 20020521 | BR 200014043       | A    | 20000915 | 200238 | E   |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
| NO 200201240   | A    | 20020514 | NO 20021240        | A    | 20020313 | 200240 | E   |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
| EP 1242866     | A1   | 20020925 | EP 2000965082      | A    | 20000915 | 200271 | E   |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
| US 20020161641 | A1   | 20021031 | US 1999154087      | P    | 19990915 | 200274 | E   |
|                |      |          | US 2000495819      | A    | 20000202 |        |     |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
|                |      |          | US 200298948       | A    | 20020315 |        |     |
| CN 1378664     | A    | 20021106 | CN 2000814058      | A    | 20000915 | 200316 | E   |
| JP 2003509765  | W    | 20030311 | JP 2001523956      | A    | 20000915 | 200319 | E   |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
| ZA 200201566   | A    | 20030730 | ZA 20021566        | A    | 20020225 | 200355 | E   |
| MX 2002002953  | A1   | 20030701 | MX 20022953        | A    | 20020314 | 200420 | E   |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
| US 6748365     | B1   | 20040608 | US 1999154087      | P    | 19990915 | 200437 | E   |
|                |      |          | US 2000495819      | A    | 20000202 |        |     |
| NZ 518271      | A    | 20040625 | NZ 518271          | A    | 20000915 | 200445 | E   |
|                |      |          | WO 2000US25462     | A    | 20000915 |        |     |
| US 20040215514 | A1   | 20041028 | US 1999154087      | P    | 19990915 | 200471 | E   |
|                |      |          | US 2000485819      | A    | 20000202 |        |     |
|                |      |          | US 2003661886      | A    | 20030915 |        |     |
| AU 778806      | B2   | 20041223 | AU 200075860       | A    | 20000915 | 200510 | E   |
| AU 2005201285  | A1   | 20050421 | AU 2005201285      | A    | 20050323 | 200532 | NCE |
| AU 2005201285  | B2   | 20080605 | AU 2005201285      | A    | 20050323 | 200862 | NCE |

Priority Applications (no., kind, date): US 1999154087 P 19990915; US 2000495819 A 20000202; US 2000485819 A 20000202; WO 2000US25462 A 20000915; US 200298948 A 20020315; US 2003661886 A 20030915; AU 2005201285 A 20050323

#### Patent Details

| Number        | Kind | Lan | Pg | Dwg | Filing Notes |
|---------------|------|-----|----|-----|--------------|
| WO 2001020445 | A1   | EN  | 59 | 6   |              |

National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

|                                       |    |    |    |  |                |
|---------------------------------------|----|----|----|--|----------------|
| AU 200075860                          | A  | EN |    | Based on OPI patent                    | WO 2001020445  |
| BR 200014043                          | A  | PT |    | PCT Application                        | WO 2000US25462 |
|                                       |    |    |    | Based on OPI patent                    | WO 2001020445  |
| NO 200201240                          | A  | NO |    | PCT Application                        | WO 2000US25462 |
| EP 1242866                            | A1 | EN |    | PCT Application                        | WO 2000US25462 |
|                                       |    |    |    | Based on OPI patent                    | WO 2001020445  |
| Regional Designated States, Original: |    |    |    | AL AT BE CH CY DE DK ES FI FR GB GR    |                |
|                                       |    |    |    | IE IT LI LT LU LV MC MK NL PT RO SE SI |                |
| US 20020161641                        | A1 | EN |    | Related to Provisional                 | US 1999154087  |
|                                       |    |    |    | C-I-P of application                   | US 2000495819  |
|                                       |    |    |    | C-I-P of application                   | WO 2000US25462 |
| JP 2003509765                         | W  | JA | 63 | PCT Application                        | WO 2000US25462 |
|                                       |    |    |    | Based on OPI patent                    | WO 2001020445  |
| ZA 200201566                          | A  | EN | 64 |  |                |
| MX 2002002953                         | A1 | ES |    | PCT Application                        | WO 2000US25462 |
|                                       |    |    |    | Based on OPI patent                    | WO 2001020445  |
| US 6748365                            | B1 | EN |    | Related to Provisional                 | US 1999154087  |
| NZ 518271                             | A  | EN |    | PCT Application                        | WO 2000US25462 |
|                                       |    |    |    | Based on OPI patent                    | WO 2001020445  |
| US 20040215514                        | A1 | EN |    | Related to Provisional                 | US 1999154087  |
|                                       |    |    |    | Division of application                | US 2000485819  |
| AU 778806                             | B2 | EN |    | Previously issued patent               | AU 200075860   |
|                                       |    |    |    |  |                |
|                                       |    |    |    | Based on OPI patent                    | WO 2001020445  |
| AU 2005201285                         | A1 | EN |    | Division of patent                     | AU 778806      |
| AU 2005201285                         | B2 | EN |    | Division of patent                     | AU 778806      |

Alerting Abstract WO A1

NOVELTY - Designated site rebate claim is received and stored as data record. Electronic file transfer is received from data processing and storage system. Each stored data record is associated with corresponding purchase data record having identical transaction serial number and processed to validate rebate claim transferred to consumers.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- 1.Product marketing rebate claims processing system;
- 2.Product marketing rebate claim processing program

USE - For electronically redeeming product marketing rebates submitted by consumer accessing designated site of Internet or world wide web.

ADVANTAGE - Provides fast, cost effective and consumer-friendly method which allows retailers to gather more information about consumer's purchasing habits without requiring separate loyalty card to be entered as part of transaction.

DESCRIPTION OF DRAWINGS - The figure shows flow chart for product marketing rebate processing method.

Title Terms/Index Terms/Additional Words: PRODUCT; MARKET; REBATE; CLAIM; PROCESS; METHOD; VALID; STORAGE; PURCHASE; DATA; RECORD; TRANSFER; OFFER; VALUE; CONSUME

Class Codes

International Classification (Main): G06F, G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

B42D-0015/02 A I R 20060101

B42D-0015/02 A I L B 20060101  
 G06F-0007/00 A I R 20060101  
 G06F-0007/00 A I L B 20060101  
 G06F-0007/20 A I R 20060101  
 G06F-0007/20 A I F B 20060101  
 G06Q-0020/00 A I L R 20060101  
 G06Q-0030/00 A I R 20060101  
 G07G-0001/00 A I R 20060101  
 G07G-0001/12 A I R 20060101  
 G07G-0001/12 A I L B 20060101  
 B42D S I R 20060101  
 B42D-0015/02 C I B 20060101  
 B42D-0015/02 C I R 20060101  
 G06F S I R 20060101  
 G06F-0007/00 C I B 20060101  
 G06F-0007/00 C I R 20060101  
 G06F-0007/06 C I B 20060101  
 G06F-0007/06 C I R 20060101  
 G06Q-0020/00 C I L R 20060101  
 G06Q-0030/00 C I R 20060101  
 G07G S I R 20060101  
 G07G-0001/00 C I R 20060101  
 G07G-0001/12 C I B 20060101  
 G07G-0001/12 C I R 20060101

ECLA: G06Q-030/00A, G07G-001/00C

US Classification, Current Main: 705-014000; Secondary: 705-016000, 705-020000, 705-024000, 705-075000

US Classification, Issued: 70514, 70514, 70516, 70520, 70524, 70575, 70514

File Segment: EngPI; EPI;

DWPI Class: T01; T05; P76

Manual Codes (EPI/S-X): T01-H07C5E; T01-J05A1; T01-J05A2; T01-S03; T05-L02

19/5/8 (Item 8 from file: 350)  
 DIALOG(R)File 350:Derwent WPIX  
 (c) 2008 Thomson Reuters. All rts. reserv.  
 0011036550 - Drawing available  
 WPI ACC NO: 2001-662631/200176  
 Related WPI Acc No: 2002-049472; 2002-225525  
 XRPX Acc No: N2001-493688  
 Software based syndication and filtering platform for e-finance transaction network, provides specific services to customers according to characteristics of web site of Internet portal enterprise  
 Patent Assignee: FREISHTAT G (FREI-I); RIJSINGHANI V (RIJS-I)  
 Inventor: FREISHTAT G; RIJSINGHANI V  
 Patent Family (1 patents, 1 countries)  
 Patent Application  

| Number         | Kind | Date     | Number        | Kind | Date     | Update   |
|----------------|------|----------|---------------|------|----------|----------|
| US 20010037415 | A1   | 20011101 | US 2000199609 | P    | 20000425 | 200176 B |
|                |      |          | US 2000202766 | P    | 20000509 |          |
|                |      |          | US 2001842241 | A    | 20010424 |          |

Priority Applications (no., kind, date): US 2000199609 P 20000425; US 2000202766 P 20000509; US 2001842241 A 20010424

Patent Details

| Number         | Kind | Lan | Pg | Dwg | Filing Notes   |
|----------------|------|-----|----|-----|--|
| US 20010037415 | A1   | EN  | 32 | 16  | Related to Provisional US 2000199609<br>Related to Provisional US 2000202766 |

#### Alerting Abstract US A1

NOVELTY - A rule-based filter interacts with communications from customers of a financial enterprise and from a web site of Internet portal enterprise. A discrimination layer provides specific services to customers according to one or more characteristics of the web site of the Internet portal enterprise.

DESCRIPTION - INDEPENDENT CLAIMS are also included for the following :

1. Web based transaction system;
2. Internet enabled web server;
3. Transaction services enabling method

USE - For e-finance transaction network (ETN) for financial enterprise, travel enterprise, security service enterprise, and other enterprises such as banks, brokerages, credit card companies, e-mail providers, reward providers, bill paying services, etc.

ADVANTAGE - Since the personal information (PI) engine can support complete or partial automation of transactions, an end-user can maintain his accounts on-line through the PI engine and he will not have to check each of his providers individually for due date information.

DESCRIPTION OF DRAWINGS - The figure shows a system for scrapping PI, aggregating and providing to third-party distributors.

Title Terms/Index Terms/Additional Words: SOFTWARE; BASED; FILTER; PLATFORM; FINANCIAL; TRANSACTION; NETWORK; SPECIFIC; SERVICE; CUSTOMER; ACCORD; CHARACTERISTIC; WEB; SITE; PORTAL

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0030/00 A I R 20060101

G06Q-0030/00 C I R 20060101

ECLA: G06Q-030/00C

US Classification, Current Main: 719-328000; Secondary: 719-310000

US Classification, Issued: 709328, 709310

File Segment: EPI;

DWPI Class: T01

Manual Codes (EPI/S-X): T01-H07C5E; T01-H07C5S; T01-J05A1

19/5/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0010543831 - Drawing available

WPI ACC NO: 2001-146874/200115

Related WPI Acc No: 2005-150582; 2005-262830; 2005-313700; 2005-512030;

2005-713718; 2005-713719; 2005-786392; 2006-432472; 2006-633979;

2007-371202; 2008-B25379; 2008-B25453; 2008-J82289

XRPX Acc No: N2001-107552

Reward points accumulation and redemption program execution method for use in electronic barter system, involves crediting accumulated user earned reward points in reward exchange account associated with user

Patent Assignee: POSTREL R (POST-I); SIGNATURE SYSTEMS LLC (SIGN-N)  
Inventor: POSTREL R  
Patent Family (27 patents, 90 countries)  
Patent Application

| Number         | Kind | Date     | Number         | Kind | Date     | Update |     |
|----------------|------|----------|----------------|------|----------|--------|-----|
| WO 2000079461  | A1   | 20001228 | WO 2000US17226 | A    | 20000623 | 200115 | B   |
| AU 200060541   | A    | 20010109 | AU 200060541   | A    | 20000623 | 200122 | E   |
| BR 200011866   | A    | 20020305 | BR 200011866   | A    | 20000623 | 200225 | E   |
|                |      |          | WO 2000US17226 | A    | 20000623 |        |     |
| EP 1224587     | A1   | 20020724 | EP 2000946844  | A    | 20000623 | 200256 | E   |
|                |      |          | WO 2000US17226 | A    | 20000623 |        |     |
| CN 1357129     | A    | 20020703 | CN 2000809276  | A    | 20000623 | 200265 | E   |
| JP 2003502763  | W    | 20030121 | WO 2000US17226 | A    | 20000623 | 200308 | E   |
|                |      |          | JP 2001504954  | A    | 20000623 |        |     |
| US 6594640     | B1   | 20030715 | US 1999140603  | P    | 19990623 | 200348 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
| ZA 200200475   | A    | 20030625 | ZA 2002475     | A    | 20020118 | 200348 | E   |
| US 20040039644 | A1   | 20040226 | US 1999140603  | P    | 19990623 | 200416 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
|                |      |          | US 2003648705  | A    | 20030825 |        |     |
| US 20040098317 | A1   | 20040520 | US 1999140603  | P    | 19990623 | 200434 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
| US 20040107140 | A1   | 20040603 | US 1999140603  | P    | 19990623 | 200436 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
|                |      |          | US 2003723001  | A    | 20031124 |        |     |
| AU 774910      | B2   | 20040715 | AU 200060541   | A    | 20000623 | 200470 | E   |
| US 6820061     | B2   | 20041116 | US 1999140603  | P    | 19990623 | 200475 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
| US 6829586     | B2   | 20041207 | US 1999140603  | P    | 19990623 | 200480 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
|                |      |          | US 2003648705  | A    | 20030825 |        |     |
| MX 2001013136  | A1   | 20040601 | WO 2000US17226 | A    | 20000623 | 200504 | E   |
|                |      |          | MX 200113136   | A    | 20011218 |        |     |
| US 6842739     | B2   | 20050111 | US 1999140603  | P    | 19990623 | 200505 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
|                |      |          | US 2003723001  | A    | 20031124 |        |     |
| US 20050021399 | A1   | 20050127 | US 1999140603  | P    | 19990623 | 200509 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
|                |      |          | US 2004791149  | A    | 20040301 |        |     |
| US 20050021400 | A1   | 20050127 | US 1999140603  | P    | 19990623 | 200509 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003608736  | A    | 20030627 |        |     |
|                |      |          | US 2004835547  | A    | 20040428 |        |     |
| US 20050060225 | A1   | 20050317 | US 1999140603  | P    | 19990623 | 200521 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003601317  | A    | 20030620 |        |     |
| US 6947898     | B2   | 20050920 | US 1999140603  | P    | 19990623 | 200562 | E   |
|                |      |          | US 2000602222  | A    | 20000623 |        |     |
|                |      |          | US 2003601317  | A    | 20030620 |        |     |
| US 20060020511 | A1   | 20060126 | US 2003601317  | A    | 20030620 | 200608 | NCE |

|                |    |          |                |   |          |        |     |
|----------------|----|----------|----------------|---|----------|--------|-----|
| MX 233726      | B  | 20060112 | US 2005128116  | A | 20050511 |        |     |
|                |    |          | WO 2000US17226 | A | 20000623 | 200639 | E   |
|                |    |          | MX 200113136   | A | 20011218 |        |     |
| US 7096190     | B2 | 20060822 | US 1999140603  | P | 19990623 | 200656 | NCE |
|                |    |          | US 2000602222  | A | 20000623 |        |     |
|                |    |          | US 2003601317  | A | 20030620 |        |     |
|                |    |          | US 2005128116  | A | 20050511 |        |     |
| US 20060287943 | A1 | 20061221 | US 1999140603  | P | 19990623 | 200701 | E   |
|                |    |          | US 2000602222  | A | 20000623 |        |     |
|                |    |          | US 2003608736  | A | 20030627 |        |     |
|                |    |          | US 2004921085  | A | 20040818 |        |     |
|                |    |          | US 2006372460  | A | 20060309 |        |     |
| US 20070129998 | A1 | 20070607 | US 1999140603  | P | 19990623 | 200738 | E   |
|                |    |          | US 2000602222  | A | 20000623 |        |     |
|                |    |          | US 2003601317  | A | 20030620 |        |     |
|                |    |          | US 2005128116  | A | 20050511 |        |     |
|                |    |          | US 2006277771  | A | 20060329 |        |     |
| US 20070130011 | A1 | 20070607 | US 1999140603  | P | 19990623 | 200738 | E   |
|                |    |          | US 2000602222  | A | 20000623 |        |     |
|                |    |          | US 2003601317  | A | 20030620 |        |     |
|                |    |          | US 2005128116  | A | 20050511 |        |     |
|                |    |          | US 2006277771  | A | 20060329 |        |     |
|                |    |          | US 2006562016  | A | 20061121 |        |     |
| US 20070226059 | A1 | 20070927 | US 1999140603  | P | 19990623 | 200765 | E   |
|                |    |          | US 2000602222  | A | 20000623 |        |     |
|                |    |          | US 2003601317  | A | 20030620 |        |     |
|                |    |          | US 2005128116  | A | 20050511 |        |     |
|                |    |          | US 2006277771  | A | 20060329 |        |     |
|                |    |          | US 2006532693  | A | 20060918 |        |     |

Priority Applications (no., kind, date): US 1999140603 P 19990623; US 2000602222 A 20000623; US 2003601317 A 20030620; US 2003608736 A 20030627; US 2003648705 A 20030825; US 2003723001 A 20031124; US 2004791149 A 20040301; US 2004835547 A 20040428; US 2004921085 A 20040818; US 2005128116 A 20050511; US 2006372460 A 20060309; US 2006277771 A 20060329; US 2006532693 A 20060918; US 2006562016 A 20061121

#### Patent Details

| Number   | Kind | Lan | Pg | Dwg | Filing                 | Notes          |
|--|------|-----|----|-----|------------------------|----------------|
| WO 2000079461  | A1   | EN  | 38 | 10  |                        |                |
| National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW |      |     |    |     |                        |                |
| Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW   |      |     |    |     |                        |                |
| AU 200060541   | A    | EN  |    |     | Based on OPI patent    | WO 2000079461  |
| BR 200011866   | A    | PT  |    |     | PCT Application        | WO 2000US17226 |
|  |      |     |    |     | Based on OPI patent    | WO 2000079461  |
| EP 1224587   | A1   | EN  |    |     | PCT Application        | WO 2000US17226 |
|  |      |     |    |     | Based on OPI patent    | WO 2000079461  |
| Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI  |      |     |    |     |                        |                |
| JP 2003502763  | W    | JA  | 37 |     | PCT Application        | WO 2000US17226 |
|  |      |     |    |     | Based on OPI patent    | WO 2000079461  |
| US 6594640   | B1   | EN  |    |     | Related to Provisional | US 1999140603  |

|                |    |    |    |                                       |
|----------------|----|----|----|---------------------------------------|
| ZA 200200475   | A  | EN | 44 |                                       |
| US 20040039644 | A1 | EN |    | Related to Provisional US 1999140603  |
| 2000602222     |    |    |    | Continuation of application US        |
| 2003608736     |    |    |    | Continuation of application US        |
| US 20040098317 | A1 | EN |    | Continuation of patent US 6594640     |
| 2000602222     |    |    |    | Related to Provisional US 1999140603  |
| US 20040107140 | A1 | EN |    | Continuation of application US        |
| 2000602222     |    |    |    | Continuation of patent US 6594640     |
| 2003608736     |    |    |    | Related to Provisional US 1999140603  |
| AU 774910      | B2 | EN |    | Continuation of application US        |
| US 6820061     | B2 | EN |    | Continuation of patent US 6594640     |
| 2000602222     |    |    |    | Previously issued patent AU 200060541 |
| US 6829586     | B2 | EN |    | Based on OPI patent WO 2000079461     |
| 2000602222     |    |    |    | Related to Provisional US 1999140603  |
| 2003608736     |    |    |    | Continuation of application US        |
| MX 2001013136  | A1 | ES |    | Continuation of patent US 6594640     |
| US 6842739     | B2 | EN |    | PCT Application WO 2000US17226        |
| 2000602222     |    |    |    | Based on OPI patent WO 2000079461     |
| 2003608736     |    |    |    | Related to Provisional US 1999140603  |
| US 20050021399 | A1 | EN |    | Continuation of application US        |
| 2000602222     |    |    |    | Continuation of application US        |
| US 20050021400 | A1 | EN |    | Continuation of patent US 6594640     |
| 2000602222     |    |    |    | Continuation of patent US 6820061     |
| US 20050060225 | A1 | EN |    | Related to Provisional US 1999140603  |
| 2000602222     |    |    |    | Continuation of application US        |
| US 6947898     | B2 | EN |    | Continuation of patent US 6594640     |
|                |    |    |    | Related to Provisional US 1999140603  |
|                |    |    |    | Continuation of application US        |

|                |    |    |                                      |
|----------------|----|----|--------------------------------------|
| 2000602222     |    |    | Continuation of patent US 6594640    |
| US 20060020511 | A1 | EN | Continuation of application US       |
| 2003601317     |    |    |                                      |
| MX 233726      | B  | ES | Continuation of patent US 6947898    |
|                |    |    | PCT Application WO 2000US17226       |
|                |    |    | Based on OPI patent WO 2000079461    |
| US 7096190     | B2 | EN | Related to Provisional US 1999140603 |
|                |    |    | Continuation of application US       |
| 2000602222     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2003601317     |    |    |                                      |
|                |    |    | Continuation of patent US 6593640    |
|                |    |    | Continuation of patent US 6947898    |
| US 20060287943 | A1 | EN | Related to Provisional US 1999140603 |
|                |    |    | Continuation of application US       |
| 2000602222     |    |    |                                      |
|                |    |    | C-I-P of application US 2003608736   |
|                |    |    | Continuation of application US       |
| 2004921085     |    |    |                                      |
|                |    |    | Continuation of patent US 6594640    |
|                |    |    | C-I-P of patent US 6820061           |
| US 20070129998 | A1 | EN | Related to Provisional US 1999140603 |
|                |    |    | Continuation of application US       |
| 2000602222     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2003601317     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2005128116     |    |    |                                      |
|                |    |    | Continuation of patent US 6594640    |
|                |    |    | Continuation of patent US 6947898    |
|                |    |    | Continuation of patent US 7096190    |
| US 20070130011 | A1 | EN | Related to Provisional US 1999140603 |
|                |    |    | Continuation of application US       |
| 2000602222     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2003601317     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2005128116     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2006277771     |    |    |                                      |
|                |    |    | Continuation of patent US 6594640    |
|                |    |    | Continuation of patent US 6947898    |
|                |    |    | Continuation of patent US 7096190    |
| US 20070226059 | A1 | EN | Related to Provisional US 1999140603 |
|                |    |    | Continuation of application US       |
| 2000602222     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2003601317     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2005128116     |    |    |                                      |
|                |    |    | Continuation of application US       |
| 2006277771     |    |    |                                      |
|                |    |    | Continuation of patent US 6594640    |
|                |    |    | Continuation of patent US 6947898    |
|                |    |    | Continuation of patent US 7096190    |

Alerting Abstract WO A1

NOVELTY - The reward points issuing entities track the reward point earned by user (40), to the user's reward point account stored in reward servers (10). Trading server (20) receives the reward points from reward server (10) via network, accumulates it and credits the accumulated point in user's reward exchange account.

DESCRIPTION - An INDEPENDENT CLAIM is also included for the reward points accumulation and redemption system.

USE - For use in electronic barter system, to extract and retains business customer, airlines, hotels, car rental companies, chain retailers, telecom providers, etc.

ADVANTAGE - The user can purchase additional points even if the user does not contain the requisite number of points for making the purchase transaction. Allows issuers who originally sold reward points in their program, for use as incentive by third parties to re-purchase points at substantial discount, thereby reducing their liability and allowing for trading strategy that enables points to be continually sold and re-purchased.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of components of reward points accumulation and redemption program execution method.

10 Reward server  
20 Trading server  
40 User

Title Terms/Index Terms/Additional Words: REWARD; POINT; ACCUMULATE;  
PROGRAM; EXECUTE; METHOD; ELECTRONIC; SYSTEM; USER; EXCHANGE; ACCOUNT;  
ASSOCIATE

#### Class Codes

International Classification (Main): G06F-017/60

International Classification (+ Attributes)

IPC + Level Value Position Status Version

|              |   |   |   |   |          |
|--------------|---|---|---|---|----------|
| G06Q-0010/00 | A | I | L | R | 20060101 |
| G06Q-0020/00 | A | I | L | R | 20060101 |
| G06Q-0030/00 | A | I |   | R | 20060101 |
| G06Q-0030/00 | A | I | F | B | 20060101 |
| G06Q-0030/00 | A | I | L | B | 20060101 |
| G06Q-0040/00 | A | I | L | B | 20060101 |
| G06Q-0050/00 | A | I | L | R | 20060101 |
| G06Q-0099/00 | A | I | F | B | 20060101 |
| G07G-0001/14 | A | I | F | B | 20060101 |
| G06Q-0010/00 | C | I | L | R | 20060101 |
| G06Q-0020/00 | C | I | L | R | 20060101 |
| G06Q-0030/00 | C | I |   | R | 20060101 |
| G06Q-0030/00 | C | I | L | B | 20060101 |
| G06Q-0050/00 | C | I | L | R | 20060101 |
| G06Q-0099/00 | C | I | F | B | 20060101 |
| G07G-0001/14 | C | I |   | B | 20060101 |
| G07G-0001/14 | C | I | F | B | 20060101 |

ECLA: G06Q-020/00K2C, G06Q-020/00K3B, G06Q-030/00A

US Classification, Current Main: 705-014000, 705-026000, 705-037000  
; Secondary: 705-014000

US Classification, Issued: 70514, 70526, 70514, 70514, 70514, 70514, 70514,  
70537, 70514, 70514, 70514, 70514, 70514, 70514, 70514, 70514,  
70514

File Segment: EPI;  
DWPI Class: T01; T04  
Manual Codes (EPI/S-X): T01-H01B3A; T01-H07C5; T01-H07C5S; T04-K01

19/5/10 (Item 10 from file: 350)  
DIALOG(R)File 350:Derwent WPIX  
(c) 2008 Thomson Reuters. All rts. reserv.  
0010322437 - Drawing available  
WPI ACC NO: 2000-636955/200061  
XRPX Acc No: N2000-472253  
Automatic charged credit card interest investment method for mutual fund company, involves depositing particular amount from interest charged to credit cardholder in his/her individual retirement account  
Patent Assignee: SIMPSON M S (SIMP-I)  
Inventor: SIMPSON M S  
Patent Family (1 patents, 1 countries)  
Patent Application  

| Number     | Kind | Date     | Number        | Kind | Date     | Update   |
|------------|------|----------|---------------|------|----------|----------|
| US 6070153 | A    | 20000530 | US 199631890  | P    | 19961127 | 200061 B |
|            |      |          | US 1997976534 | A    | 19971121 |          |

Priority Applications (no., kind, date): US 199631890 P 19961127; US 1997976534 A 19971121

#### Patent Details

| Number     | Kind | Lan | Pg | Dwg | Filing Notes                        |
|------------|------|-----|----|-----|-------------------------------------|
| US 6070153 | A    | EN  | 10 | 3   | Related to Provisional US 199631890 |

Alerting Abstract US A

NOVELTY - A data processor computes the total purchases and/or advances made by cardholder and accordingly calculates amount of interest charged to him, during pre selected period. A particular amount from the charged interest is contributed for the credit of cardholder into individual retirement account, by the mutual fund company.

DESCRIPTION - A statement indicating amount invested into individual retirement account of cardholder and also showing balance and activity in credit and investment accounts is issued to cardholder. The credit of particular amount into individual retirement account, is based on set percentage of charged interest. An INDEPENDENT CLAIM is also included for system used for automatically investing credit card interest in investment account.

USE - For investing interest charged from credit cardholders/investors in individual retirement account, spousal IRA, college education IRA, college savings account, dividend reinvestment plan, profit sharing plan, etc., by credit card issue, mutual fund or investment company or frequent flyer program sponsor.

ADVANTAGE - Provides incentives to credit card users by making user to save for future and hence improves service condition and also customer satisfaction.

DESCRIPTION OF DRAWINGS - The figure shows the flow chart of credit application phase of automatic investment method.

Title Terms/Index Terms/Additional Words: AUTOMATIC; CHARGE; CREDIT; CARD; INTEREST; INVESTMENT; METHOD; MUTUAL; FUND; COMPANY; DEPOSIT; AMOUNT; INDIVIDUAL; ACCOUNT

#### Class Codes

International Classification (+ Attributes)

IPC + Level Value Position Status Version

G06Q-0040/00 A I R 20060101

G06Q-0040/00 C I R 20060101

ECLA: G06Q-040/00A, G06Q-040/00B

US Classification, Issued: 70536, 70536, 70535, 70539, 70540, 235380, 235379

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J04A; T01-J05A1; T05-L02

19/5/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2008 Thomson Reuters. All rts. reserv.

0007008341 - Drawing available

WPI ACC NO: 1995-021209/199503

XRPX Acc No: N1995-016507

Pocket-size personal financial organiser - includes members for projecting spending in various categories by month and by week, with analytic members for determining spending differentials

Patent Assignee: ELLIS D J (ELLI-I)

Inventor: ELLIS D J

Patent Family (1 patents, 1 countries)

Patent Application

| Number     | Kind | Date     | Number        | Kind | Date     | Update   |
|------------|------|----------|---------------|------|----------|----------|
| US 5358278 | A    | 19941025 | US 1993174803 | A    | 19931229 | 199503 B |

Priority Applications (no., kind, date): US 1993174803 A 19931229

#### Patent Details

| Number     | Kind | Lan | Pg | Dwg | Filing Notes |
|------------|------|-----|----|-----|--------------|
| US 5358278 | A    | EN  | 20 | 14  |              |

#### Alerting Abstract US A

The organizer provides device for projecting spending in various categories by month and by week, recording daily, weekly, and monthly spending by category, determining spending differentials between projected and actual spending, determining monthly net cash flow, determining how much money to set aside for future spending, recording debt payments, and recording tax deductible spending.

There are analytical members for determining spending differentials and cash flow which provides necessary financial information for adjusting projected and actual spending to maintain positive spending differentials and net cash flow. The device further provides members for calculating six month summaries of actual spending relative to income. The device is contained within a convenient portable booklet and can be used up to twelve months.

USE - For monitoring, controlling and reducing spending.

Title Terms/Index Terms/Additional Words: POCKET; SIZE; PERSON; FINANCIAL; ORGANISE; MEMBER; PROJECT; VARIOUS; CATEGORY; MONTH; WEEK; DETERMINE; DIFFERENTIAL

#### Class Codes

International Classification (Main): B42D-001/00  
ECLA: B42D-015/00F  
US Classification, Issued: 28131, 28129, 40279, 40273

File Segment: EngPI; ;  
DWPI Class: P76

### \*\*\*Subject search – Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200845

(c) 2008 European Patent Office

File 349:PCT FULLTEXT 1979-2008/UB=20081030|UT=20081023

(c) 2008 WIPO/Thomson

File 324:GERMAN PATENTS FULLTEXT 1967-200844

(c) 2008 UNIVENTIO/THOMSON

| Set | Items  | Description   |
|-----|--------|---|
| S1  | 18486  | (DEBIT OR CREDIT) (10N) (SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES)  |
| S2  | 4028   | S1(10N) (ALL OR EVERY OR EACH OR ENTIRE OR WHOLE OR WHOLLY - OR COMPLETE?? OR TOTAL??)  |
| S3  | 862    | S2(15N) (MONITOR??? OR TRACK??? OR FOLLOW??? OR RECORD??? OR COUNT??? OR DOCUMENT??? OR LOG OR LOGS OR LOGGING OR LOGGED)   |
| S4  | 113824 | MANAGER?? OR COORDINATOR?? OR ORGANIZER?? OR ORGANISER?? OR ADMINISTRATOR?? OR THIRD()PART??? OR (TRACKING OR MONITORING-) (3N)ENTIT???   |
| S5  | 17352  | (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR??? OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES) (15N) (REBATE?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PREMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??) |
| S6  | 2395   | (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (10N) (-FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)   |
| S7  | 18767  | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (10N) (MERCHANT?? OR RETAILER?? OR SELLER?? OR STORE OR STORES OR BUSINESS?? OR SUPPLIER?? OR DISTRIBUTOR?? OR VENDOR??)   |
| S8  | 16649  | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (10N) (CONSUMER?? OR CUSTOMER?? OR SHOPPER?? OR PURCHASER?? OR BUYER?? OR PATRON?? OR CARDHOLDER?? OR CARDBEARE-R?? OR PARTICIPANT?? OR ACCOUNT??)               |
| S9  | 74     | S3(S)S4   |
| S10 | 21     | S5(S)S6   |
| S11 | 1      | S9(S)S10  |
| S12 | 1      | S9(3S)S10   |
| S13 | 11     | S9 AND IC=G06Q  |
| S14 | 16     | S9(2S)S5  |
| S15 | 151    | S3(2S)S4  |
| S16 | 21     | S15(2S)S5   |
| S17 | 15     | S16(2S) (S6 OR S7 OR S8)  |
| S18 | 46     | S10 OR S13 OR S14 OR S16 OR S17   |
| S19 | 46     | IDPAT (sorted in duplicate/non-duplicate order)   |
| S20 | 46     | IDPAT (primary/non-duplicate records only)  |
| S21 | 24     | S20 NOT AD=20011101:20081110/PR   |

21/3,K/1 (Item 1 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

02556817

Methods and systems for indicating a payment in a mobile environment

Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen

Umgebung  
Procedes et systemes pour indiquer un paiement dans un environnement mobile  
PATENT ASSIGNEE:

Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,  
Atlanta GA 30328, (US), (Applicant designated States: all)

INVENTOR:

Rackley, Brady Lee, 878 West Conway Drive, Atlanta, GA 30327, (US)  
Porter, Warren, Derek, 1495 Brookhaven Trace, Atlanta, GA 30319, (US)  
Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339,  
(US)  
Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)

LEGAL REPRESENTATIVE:

Copp, David Christopher et al (29633), Dummett Copp 25 The Square,  
Martlesham Heath Ipswich IP5 3LSuffolk, (GB)

PATENT (CC, No, Kind, Date): EP 1978478 A2 081008 (Basic)

APPLICATION (CC, No, Date): EP 2008103106 060706;

DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;  
HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR

EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS

RELATED PARENT NUMBER(S) - PN (AN):

EP 1938571 (EP 2006774549)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

ABSTRACT WORD COUNT: 180

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200841 | 4483       |
| SPEC A                             | (English) | 200841 | 238133     |
| Total word count - document A      |           |        | 242616     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 242616     |

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06Q-0020/00 A I F B 20060101 20080901 H EP

...SPECIFICATION a set of system actions that result in a completed business activity, for example, the following are exemplary transactions: the transfer of a certain amount of money (funds) from one person to another; the debiting of a credit card account of one person (e.g. a payer) and the corresponding crediting of a...user's mobile device. It will be appreciated that such updated account balance information includes all types of payment sources including bank accounts, credit cards, credit unions, or any other financial account that can be accessed by a system and with...

...between the MFTS 18 and a payee, or a payee's financial institutions, or any third party service providers, are typically provided by a telecommunication network, an Internet service provider, a dedicated... between the MFTS 18 and a payee, or a payee's financial institutions, or any third party service providers, are typically provided by a telecommunication network, an Internet service provider, a dedicated...

21/3,K/2 (Item 2 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2008 European Patent Office. All rts. reserv.  
02445994  
Systems and methods for secure transaction management and electronic rights protection  
Systeme und Verfahren fur sichere Transaktionsverwaltung und elektronischen Rechteschutz  
Systemes et procedes de gestion de transactions securisees et de protection des droits electroniques  
PATENT ASSIGNEE:  
Intertrust Technologies Corp, (7745470), 955 Stewart Drive, Sunnyvale CA 94085-3913, (US), (Applicant designated States: all)  
INVENTOR:  
Ginter, Karl L., 10404 43rd Avenue, BeltsvilleMD 20705, (US)  
Shear, Victor H., 5203 Battery Lane, BethesdaMD 20814, (US)  
Sibert, Olin W., 30 Ingleside Road, Lexington MA 02173-2522, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El CerritoCA 94530, (US)  
van Wie, David M., P.O. Box 5610, EugeneOR 97405, (US)  
LEGAL REPRESENTATIVE:  
Beresford, Keith Denis Lewis et al (28273), BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)  
PATENT (CC, No, Kind, Date): EP 1914655 A2 080423 (Basic)  
APPLICATION (CC, No, Date): EP 2008075029 970829;  
PRIORITY (CC, No, Date): US 706206 960830  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 922248 (EP 97939670)  
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
G06F-0021/00 A I F B 20060101 20080314 H EP  
ABSTRACT WORD COUNT: 73  
NOTE:  
Figure number on first page: 69N  
LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:  

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200817 | 750        |
| SPEC A                             | (English) | 200817 | 181391     |
| Total word count - document A      |           |        | 182141     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 182141     |

...SPECIFICATION the SPE to obtain appropriate information from secure database 610, generate appropriate database items, and store the database items into the secure database 610 and/or provide them in encrypted, protected...

...in order to protect access to critical system component routines (e.g., RTC 528).

Memory manager 578 is responsible for allocating and deallocating memory; supervising sharing of memory resources between processes: and enforcing memory access/use restriction. The SPE kernel/dispatcher memory

manager 578 typically initially allocates all memory to kernel 552, and may be configured to permit...

...they are loaded by a specific process. In one example SPE operating system configuration, memory manager 578 allocates memory using a simplified allocation mechanism. A list of each memory page accessible...

...may be prepended to a memory block. The "dope vector" may contain information allowing memory manager 578 to manage that memory block. In its simplest form, a memory block may be...

...support for dynamic paging of data elements, and a marker to detect memory overwrites. Memory manager 578 may track memory blocks by their block number and convert the block number to...

21/3,K/3 (Item 3 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2008 European Patent Office. All rts. reserv.  
02334521  
Method of and system for enabling brand-image communication between vendors and consumers  
Verfahren und System zur Ermöglichung der Markenbilder-Kommunikation zwischen Händlern und Verbrauchern  
Procede et systeme pour activer une communication d'image de marque entre les vendeurs et les consommateurs  
PATENT ASSIGNEE:  
IPF, Inc., (2541021), Soundview Plaza, 1266 East Main Street, Stamford, CT 06902, (US), (Applicant designated States: all)  
INVENTOR:  
Perkowski, Thomas J., 10 Waldon Road, DarienConnecticut 06820, (US)  
LEGAL REPRESENTATIVE:  
Dunlop, Hugh Christopher et al (59552), R G C Jenkins & Co. 26 Caxton Street, London SW1H 0RJ, (GB)  
PATENT (CC, No, Kind, Date): EP 1841195 A1 071003 (Basic)  
APPLICATION (CC, No, Date): EP 2007011587 001117;  
PRIORITY (CC, No, Date): US 441973 991117; US 447121 991122; US 465859 991217; US 483105 000114; US 599690 000622; US 641908 000818; US 695744 001024  
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE; TR  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 1616266 (EP 2000980530)  
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
H04N-0001/00 A I F B 20060101 20070827 H EP  
G06Q-0030/00 A I L B 20060101 20070827 H EP  
G06F-0017/30 A I L B 20060101 20070827 H EP  
ABSTRACT WORD COUNT: 199  
NOTE:  
Figure number on first page: 2B1

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text | Language  | Update | Word Count |
|----------------|-----------|--------|------------|
| CLAIMS A       | (English) | 200740 | 2554       |
| SPEC A         | (English) | 200740 | 150234     |

Total word count - document A 152788  
Total word count - document B 0  
Total word count - documents A + B 152788

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

... G06Q-0030/00 A I L B 20060101 20070827 H EP

...SPECIFICATION Another object of the present invention is to provide a consumer product marketing, merchandising and education /information system which enables manufacturers, their agents, retailers and their agents, and consumers to carryout...

...of the present invention is to provide an Internet-based consumer product marketing, merchandising and education /information system, wherein an Internet-Based Consumer Product Related Information Link Creation, Management and Transport...its LCD touch-screen panel, a telephone handset for carrying out telephone calls, and a credit card transaction terminal for conducting consumer purchase transactions and other forms of electronic commerce while using the consumer product information finding system of...of the Web-browser ofthe kiosk; and a mag-stripe card reader 46 and associated credit transaction terminal for automatically dialing up consumer credit and like databases over the PSTN (or Internet) upon scanning mag-stripe card 47 through...and (4) any other restrictions set by the associated manufacturer and/or retailer, and/or administrator of the consumer product information system of the present invention, that must be satisfied for...

21/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2008 European Patent Office. All rts. reserv.

02038564

Secure transaction management

Sicheres Transaktionsmanagement

Gestion de transactions securisees

PATENT ASSIGNEE:

Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale, CA 94085, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)

Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)

Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)

Van Wie, David M., 51430 Williamette Street 6, Eugene, OR 97401, (US)

LEGAL REPRESENTATIVE:

Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn, London WC1V 6BX, (GB)

PATENT (CC, No, Kind, Date): EP 1643340 A2 060405 (Basic)

EP 1643340 A3 060531

APPLICATION (CC, No, Date): EP 2005077923 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):

IPC + Level Value Position Status Version Action Source Office:

G06F-0001/00      A I F B 20060101 20060213 H EP  
ABSTRACT WORD COUNT: 147  
NOTE:

Figure number on first page: 5b

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200614 | 2171       |
| SPEC A                             | (English) | 200614 | 193720     |
| Total word count - document A      |           |        | 195924     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 195924     |

- ...SPECIFICATION in response to control information (located, in the preferred embodiment, in one or more permissions records ) stipulating the "withdrawal" of credit or electronic currency (such as tokens) from an electronic account (for example, an account securely...content objects to receivers. Fingerprinting electronic content before it is encrypted for transfer to a customer or other user provides information that can be very useful for identifying who received certain...
- ...a clearinghouse. The card can act as a convergence point for financial activities of a consumer regarding many, if not all, merchant , banking, and on-line financial transactions, including supporting home banking activities. A consumer can receive...Virtual Distribution Environment" ("VDE") 100 that may be provided in accordance with this invention. In Figure 1, an information utility 200 connects to communications means 202 such as telephone or cable...payments it receives, the financial clearinghouse 116 may provide reports and/or payments to the distributor 106. The distributor 106 may, as shown by arrow 122, provide reports and/or payments to the content...
- ...handling and control," and may be "inherited" as they are passed down from one VDE participant to the next.  
Depending upon their needs, VDE participants can specify that their "rules and controls" can be changed under conditions specified by the... secure database manager 744 to permit the name services manager 752 to access name services records stored within secure database 610.  
External Services Manager 772 & Services Transport Layer 786  
The External...e.g., UDE(s) 1200 and/or MDE(s) 1202) needed to respond to the event . The number of channel detail records will depend on the number of events that can be serviced by the "right," as...
- ...be used for event processing.  
The channel 594 is set up by the channel services manager 562 in response to the occurrence of an event. Once the channel is created, the channel services manager 562 may issue function calls to load module execution manager 568 based on the channel 594. The load module execution manager 568 loads the load modules 1100 referenced by a channel 594, and requests execution services by the kernel/dispatcher task manager 576. The kernel/dispatcher 552 treats the event processing request as a task, and executes...
- ...executing the code within the load modules 1100 referenced by the channel.  
The channel services manager 562 may be passed an identification of

the event (e.g., the "event code"). The channel services manager 562 parses one or more method cores 1000' that are part of the component assembly(ies) 690 the channel services manager is to assemble. It performs this parsing to determine which method(s) and data structure(s) are invoked by the type of event. Channel manager 562 then issues calls (e.g., to secure database manager 566) to obtain the methods and data structure(s) needed to build the component assembly...

21/3,K/5 (Item 5 from file: 348)  
 DIALOG(R)File 348:EUROPEAN PATENTS  
 (c) 2008 European Patent Office. All rts. reserv.  
 01930027  
 Secure transaction management  
 Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung  
 Procédé et dispositif de gestion de transactions sécurisées  
 PATENT ASSIGNEE:  
 Intertrust Technologies Corp., (2434323), 955 Stewart Drive, Sunnyvale,  
 CA 94085, (US), (Applicant designated States: all)  
 INVENTOR:  
 Ginter, Karl L., 10404 43rd Avenue, Beltsville, MD 20705, (US)  
 Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, CA 94530, (US)  
 Shear, Victor H., 5203 Battery Lane, Bethesda, MD 20814, (US)  
 Van Wie, David M., 51430 Williamette Street, 6, Eugene, OR 97401, (US)  
 LEGAL REPRESENTATIVE:  
 Beresford, Keith Denis Lewis (28273), BERESFORD & Co. 16 High Holborn,  
 London WC1V 6BX, (GB)  
 PATENT (CC, No, Kind, Date): EP 1555591 A2 050720 (Basic)  
 EP 1555591 A3 051123  
 APPLICATION (CC, No, Date): EP 2005075672 960213;  
 PRIORITY (CC, No, Date): US 388107 950213  
 DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
 NL; PT; SE  
 RELATED PARENT NUMBER(S) - PN (AN):  
 EP 861461 (EP 96922371)  
 INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60  
 ABSTRACT WORD COUNT: 147  
 NOTE:  
 Figure number on first page: 23

LANGUAGE (Publication,Procedural,Application): English; English; English  
 FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200529 | 1002       |
| SPEC A                             | (English) | 200529 | 194028     |
| Total word count - document A      |           |        | 195030     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 195030     |

...SPECIFICATION and

Figure 87 shows an example of a virtual silicon container model.

#### MORE DETAILED DESCRIPTION

Figures 1-7 and the discussion below provides an overview of some aspects of features provided...handling and control," and may be "inherited" as they are passed down from one VDE participant to the next.

Depending upon their needs, VDE participants can specify that their "rules and controls" can be changed under conditions specified by the... initialization event which it would in effect pass to itself.

In response to this "initialization" event, the control method may construct the channel detail records 594(1),... 594(N) used to handle further events other than the "initialization" event. The control method executing "within" the channel may access the various components it needs to...

21/3,K/6 (Item 6 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2008 European Patent Office. All rts. reserv.  
01888484  
Systems and methods for secure transaction management and electronic rights protection  
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz  
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques  
PATENT ASSIGNEE:  
Intertrust Technologies Corp., (2434320), 460 Oakmead Parkway, Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)  
INVENTOR:  
Ginter, Karl L., 10404 43rd Avenue, Beltsville,Maryland 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda,Maryland 20814, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito,California 94530, (US)  
Van Wie, David M., 1780 East 25th Avenue, Eugene, OR 97403, (US)  
LEGAL REPRESENTATIVE:  
Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London WC2A 1JQ, (GB)  
PATENT (CC, No, Kind, Date): EP 1526472 A2 050427 (Basic)  
EP 1526472 A3 060726  
APPLICATION (CC, No, Date): EP 2004078254 960213;  
PRIORITY (CC, No, Date): US 388107 950213  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 861461 (EP 96922371)  
INTERNATIONAL PATENT CLASS (V7): G06F-017/60; G06F-009/46  
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):  
IPC + Level Value Position Status Version Action Source Office:  
G06F-0001/00 A I F B 20060101 20060616 H EP  
G06F-0009/46 A I L B 20060101 20050309 H EP  
ABSTRACT WORD COUNT: 151  
NOTE:  
Figure number on first page: 75

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200517 | 355        |
| SPEC A                             | (English) | 200517 | 167222     |
| Total word count - document A      |           |        | 167604     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 167604     |

21/3,K/7 (Item 7 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2008 European Patent Office. All rts. reserv.  
01869029  
Systems and methods for secure transaction management and electronic rights protection  
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz  
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques  
PATENT ASSIGNEE:  
ELECTRONIC PUBLISHING RESOURCES, INC., (976840), 460 Oakmead Parkway, Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)  
INVENTOR:  
Ginter, Karl L., 10404 43rd Avenue, Beltsville, Maryland 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda, Maryland 20814, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito, California 94530, (US)  
Van Wie, David M., 1250 Lakeside Drive, Sunnyvale, California 94086, (US)  
LEGAL REPRESENTATIVE:  
Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane, London WC2A 1JQ, (GB)  
PATENT (CC, No, Kind, Date): EP 1515216 A2 050316 (Basic)  
EP 1515216 A3 050323  
APPLICATION (CC, No, Date): EP 2004078194 960213;  
PRIORITY (CC, No, Date): US 388107 950213  
DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE  
RELATED PARENT NUMBER(S) - PN (AN):  
EP 861461 (EP 96922371)  
INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60  
ABSTRACT WORD COUNT: 144  
NOTE:  
Figure number on first page: 75C

LANGUAGE (Publication,Procedural,Application): English; English; English  
FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200511 | 276        |
| SPEC A                             | (English) | 200511 | 167210     |
| Total word count - document A      |           |        | 167486     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 167486     |

21/3,K/8 (Item 8 from file: 348)  
DIALOG(R)File 348:EUROPEAN PATENTS  
(c) 2008 European Patent Office. All rts. reserv.  
01752676  
Systems and methods for secure transaction management and electronic rights protection  
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz  
Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

PATENT ASSIGNEE:

ELECTRONIC PUBLISHING RESOURCES, INC., (976840), 460 Oakmead Parkway,  
Sunnyvale, CA 94086-4708, (US), (Applicant designated States: all)

INVENTOR:

Ginter, Karl L., 10404 43rd Avenue, Beltsville Maryland 20705, (US)  
Shear, Victor H., 5203 Battery Lane, Bethesda Maryland 20814, (US)  
Spahn, Francis J., 2410 Edwards Avenue, El Cerrito California 94530, (US)  
van Wie, David M., 1250 Lakeside Drive, Sunnyvale California 94086, (US)

LEGAL REPRESENTATIVE:

Smith, Norman Ian et al (36041), fJ CLEVELAND 40-43 Chancery Lane,  
London WC2A 1JQ, (GB)

PATENT (CC, No, Kind, Date): EP 1431864 A2 040623 (Basic)  
EP 1431864 A3 050216

APPLICATION (CC, No, Date): EP 2004075701 960213;

PRIORITY (CC, No, Date): US 388107 950213

DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FR; GB; GR; IE; IT; LI; LU; MC;  
NL; PT; SE

RELATED PARENT NUMBER(S) - PN (AN):

EP 861461 (EP 96922371)

INTERNATIONAL PATENT CLASS (V7): G06F-001/00; G06F-017/60

ABSTRACT WORD COUNT: 151

NOTE:

Figure number on first page: 77

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

| Available Text                     | Language  | Update | Word Count |
|------------------------------------|-----------|--------|------------|
| CLAIMS A                           | (English) | 200426 | 1450       |
| SPEC A                             | (English) | 200426 | 166929     |
| Total word count - document A      |           |        | 168379     |
| Total word count - document B      |           |        | 0          |
| Total word count - documents A + B |           |        | 168379     |

21/3,K/9 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00984908 \*\*Image available\*\*

GAMES AND METHODS FOR CHANGING BEHAVIOR AND ATTITUDES

JEUX ET PROCEDES PERMETTANT DE MODIFIER UN COMPORTEMENT ET DES ATTITUDES

Patent Applicant/Inventor:

KIRSCH Warren J, 3886 Montego Drive, Huntington Beach, CA 92649, US, US  
(Residence), US (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200315058 A1 20030220 (WO 0315058)

Application: WO 2002US25180 20020808 (PCT/WO US0225180)

Priority Application: US 2001311146 20010809

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 9592

Fulltext Availability:  
Detailed Description  
Claims

#### Claim

... an  
positive habits using appropriate tools, attitudes and behaviors in a fun  
atmosphere,  
(c) encourages savings for college and enables students to track  
their college savings account ,  
(d) encourages the use of educational tools, such as study tips  
and methods, ...an opportunity for sponsorship and rewards such as  
money that may be placed in a college savings account , a business  
2  
startup account or mutual fund , especially such funds focused on  
environmental investment.  
(m) produces 100% test scores by an individual...accompanying drawings,  
which are for illustrative  
2 8 purposes only. These drawings include the following figures  
(FIGS.),  
with like numerals indicating like parts:  
3  
I FIG. 1 is a rewards and score board display, the score board display  
appearing on a monitor screen of a...

21/3,K/10 (Item 2 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
00963611 \*\*Image available\*\*  
EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM  
FOR RENTAL VEHICLE SERVICES  
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET  
POUR SERVICES DE LOCATION DE VEHICULES  
Patent Applicant/Assignee:  
THE CRAWFORD GROUP INC, 600 Corporate Park Drive, St. Louis, MO 63105, US  
, US (Residence), US (Nationality), (For all designated states except:  
US)  
Patent Applicant/Inventor:  
WEINSTOCK Timothy Robert, 1845 Highcrest Drive, St. Charles, MO 63303, US  
, US (Residence), US (Nationality), (Designated only for: US)  
DE VALLANCE Kimberly Ann, 2037 Silent Spring Drive, Maryland Heights, MO  
63043, US, US (Residence), US (Nationality), (Designated only for: US)  
HASELHORST Randall Allan, 1016 Scenic Oats Court, Imperial, MO 63052, US,  
US (Residence), US (Nationality), (Designated only for: US)  
KENNEDY Craig Stephen, 9129 Meadowglen Lane, St. Louis, MO 63126, US, US  
(Residence), US (Nationality), (Designated only for: US)  
SMITH David Gary, 10 Venice Place Court, Wildwood, MO 63040, US, US  
(Residence), US (Nationality), (Designated only for: US)

TINGLE William T, 17368 Hilltop Ridge Drive, Eureka, MO 63025, US, US  
 (Residence), US (Nationality), (Designated only for: US)  
 KLOPFENSTEIN Anita K, 433 Schwarz Road, O'Fallon, IL 62269, US, US  
 (Residence), US (Nationality), (Designated only for: US)

Legal Representative:  
 HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite  
 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200297700 A2 20021205 (WO 0297700)  
 Application: WO 2001US51431 20011019 (PCT/WO US0151431)  
 Priority Application: US 2000694050 20001020

Parent Application/Grant:  
 Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)  
 AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
 EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
 LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU SD SE SG SI SK  
 SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW  
 (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR  
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
 (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
 (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English  
 Filing Language: English  
 Fulltext Word Count: 237932

Fulltext Availability:  
 Detailed Description

21/3,K/11 (Item 3 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
 (c) 2008 WIPO/Thomson. All rts. reserv.  
 00922453 \*\*Image available\*\*

METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES FOR TIME AND  
 ATTENTION OF PERSONS AND FOR TIMING OF PERFORMANCE OF TASKS  
 PROCEDE ET SYSTEME DE CIBLAGE ET DE GENERATION D'ENCOURAGEMENTS DESTINES A  
 GAGNER LE TEMPS ET L'ATTENTION DES INDIVIDUS ET DE SYNCHRONISATION DE  
 L'EXECUTION DES TACHES

Patent Applicant/Inventor:  
 MARSHALL T Thaddeus, 7 Clover Leaf Court, Medford, NJ 08055, US, US  
 (Residence), US (Nationality)

Legal Representative:  
 ROSENTHAL Robert E (agent), Duane, Morris LLP, One Liberty Place,  
 Philadelphia, PA 19103-7396, US,

Patent and Priority Information (Country, Number, Date):  
 Patent: WO 200256530 A2-A3 20020718 (WO 0256530)  
 Application: WO 2002US968 20020114 (PCT/WO US0200968)  
 Priority Application: US 2001261142 20010112; US 2001263796 20010124; US  
 2001267374 20010208; US 2001277436 20010321; US 2001290330 20010511; US  
 2001292402 20010521; US 2001308191 20010726

Designated States:  
 (Protection type is "patent" unless otherwise stated - for applications  
 prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR  
LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI  
SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 30911

Fulltext Availability:

Detailed Description

Detailed Description

... as a result of the accumulation session. Time points means any  
quantitative measure of an award calculated in part based on  
connection time of an earning session. Time points may be expressed...

...of dollars or other currency. A formula, discussed in more detail below,  
is employed to calculate the award of time points based on various  
factors. These factors include the length of time of at accredited  
educational services providers' websites as fulfilling continuing  
education requirements. The individual may review account information  
and redeem time points as discussed above with reference to Figure 1.

[001011 The...

21/3,K/12 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00896463

DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS

SYSTEME DE TRAITEMENT DE DONNEES FACILITANT LES TRANSACTIONS DE  
MARCHANDISES

Patent Applicant/Assignee:

EDEXPRESS TEXAS L P, 8214 Westchester, Suite 500, Dallas, TX 75225, US,  
US (Residence), US (Nationality)

Inventor(s):

BRIZENDINE Kyle, Route 3, Box 85M, Mexia, TX 76667, US,  
CARINI Gary, 24 Timber Ridge Trail, Lorena, TX 76655, US,  
DEBEER Bob, 3651 University, Dallas, TX 75205, US,  
DUNN Kevin S, 1202 Shakleford Circle, Cedar Hill, TX 75104, US,  
PELTZ Bruce, 6617 Shady Brook Lane, #3271, Dallas, TX 75206, US,  
PELTZ Deborah, 6060 Village Road #1504, Dallas, TX 75206, US,  
STONE William E III, 4016 University, Dallas, TX 75205, US,  
YOCKEY Jim A, 17250 Knoll Trail Drive, Dallas, TX 75248, US,  
BLACKMON Matthew Thomas, 9201 Garland Road, #330, Dallas, TX 75218, US,

Legal Representative:

STONE Jack D Jr (agent), Scheef & Stone, L.L.P., Suite 1400, 5956 Sherry  
Lane, Dallas, TX 75225, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200229689 A2 20020411 (WO 0229689)

Application: WO 2001US31398 20011006 (PCT/WO US0131398)

Priority Application: US 2000684363 20001006

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU  
ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28364

Fulltext Availability:

Detailed Description

Detailed Description

... following tasks.

(1) Allow only one primary cardholder per account (per  
\$20 membership fee)

(2) Calculate the-membership dues based on the date of  
enrollment, promotion code, number of secondary  
cardholders

(3) Populate date of enrollment based on today's date...

...of choice for the

purpose of education points accumulation. If all  
fields are left blank, education points will  
preferably go into a general education fund

(6) @Automatically assign a PIN if a cardholder does  
not request a PIN

(7) Validate...

21/3,K/13 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00867354 \*\*Image available\*\*

SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING

SYSTEME DE PRETS HYPOTHECAIRES DEPENDANT DES OPERATIONS DE CARTE DE CREDIT

Patent Applicant/Inventor:

CARRAGHER Philip, 904 Lookout Court, Windsor, CO 80550, US, US

(Residence), US (Nationality)

WEBSTER Steven Earl, 269 Newfound Harbor Drive, Merrit Island, FL 32952,

US, US (Residence), US (Nationality)

Legal Representative:

TRZYNA Peter K (agent), P.O. Box 7131, Chicago, IL 60680-7131, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200201479 A1 20020103 (WO 0201479)

Application: WO 2000US35341 20001222 (PCT/WO US0035341)

Priority Application: US 2000604696 20000626; US 2000669196 20000925

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE  
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 23099

Fulltext Availability:

Detailed Description

Claims

Claim

... to one with a higher perceived value. Another program rewards the consumer with U.S. Savings Bonds. This card markets to consumers wanting to save for college. Points accumulate at the rate of one per dollar transacted, 0 and for every 2500 points the primary cardholder gets a \$25 Series EE U.S. Savings Bond. One

5

advantage of using the bonds for college education is that the earnings may be exempt from not only state and local taxes, but federal taxes as well. The shortcomings here are that the rewards are limited to savings bonds, and even though the bonds are targeted for college expenses, there are instances that may lead to wastefulness, real and perceived, motivating the consumer...the consumer will want to compare the mortgage rate and costs in order to determine the value of the benefits. The shortcomings of these mortgage reward programs are that they are complicated and take time for the consumer to ascertain whether ...

...an advanced investment portfolio mix. There is even a section on Educational Goals, meant to plan for college expenses. The shortcomings of this service are that the recommendations may yield less than desired...3]) to Cardholder Settings (Fig. 6). The Cardholder Application Process (Figure 2,3,4) is complete, and for Transactions (Fig. 5), the Transactions Function utilizes standard protocols to initiate, authorize, and track credit card transactions. Transactions (56) are authorized by upstream transaction processors (58), which 0 transmit (5) to the invention Central Processor (7), which logs activity into the Cardholder Transaction Database (62), linked to the Cardholder Data File (42). Transaction...

...72) (Fig. 12);

- 2nd Cardholder Allocation (74) (Fig. 13);

- 2nd Cardholder Allocation Restrictions (Fig. 14);

- Third Party Allocations (Fig. 21); and

5 - Application Modification (76) (Fig. 15). Settings are stored in the ...Finally, the Other Payee (1 37) identifier allows the cardholder to assign credit payments to third parties with whom the cardholder/homeowner incurs 5 recurring costs, such as utility, tax, and insurance payments. These payments are managed via a Third Party Allocation routine described in Fig. 21. (NOTE: in some locations,

rnortgagor (1 36) may be...a. Cardholder rnortgage data (1 1 0)  
lf more than one mortgage (148,150), is listed , the cardholder 's  
Primary Residence mortgage, if specified (1 16), is always listed  
first. Otherwise, mortgages are listed in the order entered  
0 by the cardholder . Each

29

cardholder mortgage displays the same set of available options (Option  
Select, 146).

b. 2nd cardholder Contribution...

...Credits (1 52) and/or Credits Applied (1 54) are selected for  
al(inverted exclamation mark) listed mortgages (1 48,150), then the 2nd  
cardholder contribution option (1 60) and Non-cardholder Contribution  
option (1 62) are active and available...

...64), meaning credits or direct contributions are available, but have not  
been allocated. lf the cardholder selects Afi credits Applied (1 56)  
for any listed mortgage, then the 2nd Cardholder Contribution Option  
(1 64) and Non-cardholder Contribution Option (1 62) are inactive, and  
appear...Cardholder Transaction data (62) for the current statement  
period is imported from Fig. 200. Credit Calculations (468) are  
performed to determine the total number of new credits to be 5 awarded  
. This calculation may be based on any reasonable formula; e.g., 5% of  
total purchases recorded during...

21/3,K/14 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00836144 \*\*Image available\*\*

NETWORKED INTERACTIVE TOY SYSTEM

SYSTEME DE JOUETS INTERACTIFS EN RESEAU

Patent Applicant/Assignee:

CREATOR LTD, 16 Basel Street, 49001 Petach Tikva, IL, IL (Residence), IL  
(Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

GABAI Oz, 156 Jabotinsky Street, 62330 Tel Aviv, IL, IL (Residence), IL  
(Nationality), (Designated only for: US)

GABAI Jacob, 14 Klee Street, 62336 Tel Aviv, IL, IL (Residence), IL  
(Nationality), (Designated only for: US)

SANDLERMAN Nimrod, 44 Churgin Street, 52356 Ramat Gan, IL, IL (Residence)  
, IL (Nationality), (Designated only for: US)

WEISS Nathan, 7A Meltzer Street, 76285 Rehovot, IL, IL (Residence), IL  
(Nationality), (Designated only for: US)

VECHT-LIFSCHITZ Susan Eve, c/o Sanford T. Colb & Co., P.O. Box 2273,  
76122 Rehovot, IL, IL (Residence), IL (Nationality), (Designated only  
for: US)

PFEFFER Zvika, 10 Bezalel Street, 64683 Tel Aviv, IL, IL (Residence), IL  
(Nationality), (Designated only for: US)

Legal Representative:

SANFORD T COLB & CO (agent), COLB, Sanford, T. , P.O. Box 2273, 76122  
Rehovot (et al), IL,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200169830 A2-A3 20010920 (WO 0169830)

Application: WO 2001IL248 20010314 (PCT/WO IL0100248)

Priority Application: US 2000189914 20000316; US 2000189915 20000316; US

2000189916 20000316; US 2000190874 20000321; US 2000191300 20000321; US  
 2000192011 20000324; US 2000192012 20000324; US 2000192013 20000324; US  
 2000192014 20000324; US 2000193697 20000331; US 2000193699 20000331; US  
 2000193702 20000331; US 2000193703 20000331; US 2000193704 20000331; US  
 2000195861 20000407; US 2000195862 20000407; US 2000195863 20000407; US  
 2000195864 20000407; US 2000195865 20000407; US 2000195866 20000407; US  
 2000196227 20000410; US 2000197573 20000417; US 2000197576 20000417; US  
 2000197577 20000417; US 2000197578 20000417; US 2000197579 20000417; US  
 2000200508 20000428; US 2000200513 20000428; US 2000200639 20000428; US  
 2000200640 20000428; US 2000200641 20000428; US 2000200647 20000428; US  
 2000203175 20000508; US 2000203177 20000508; US 2000203182 20000508; US  
 2000203244 20000508; US 2000204201 20000515; US 2000204200 20000515; US  
 2000207126 20000525; US 2000207128 20000525; US 2000208105 20000526; US  
 2000208390 20000530; US 2000208391 20000530; US 2000208392 20000530; US  
 2000209471 20000605; US 2000210443 20000608; US 2000210445 20000608; US  
 2000212696 20000619; US 2000215360 20000630; US 2000216237 20000705; US  
 2000216238 20000705; US 2000217357 20000712; US 2000219234 20000718; US  
 2000220276 20000724; US 2000221933 20000731; US 2000223877 20000808; US  
 2000227112 20000822; US 2000229371 20000830; US 2000229648 20000831; US  
 2000231105 20000908; US 2000231103 20000908; US 2000234883 20000925; US  
 2000234895 20000925; US 2000239329 20001010; US 2000253362 20001127; US  
 2000250332 20001129; US 2000254699 20001211; US 2001267350 20010208

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
 EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS  
 LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ  
 TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 189040

Fulltext Availability:

Detailed Description

Detailed Description

... does not speak to strangers.

Fig. 73 describes schematically one possible toy sensing mechanism to determine whether his user is asleep.

Fig. 74 describes function of an interactive toy in a...educational content using the said method of teaching. In addition, a system also takes into account school grades of a test group of users with similar profiles who do not receive educational...

21/3,K/15 (Item 7 from file: 349)  
 DIALOG(R)File 349:PCT FULLTEXT  
 (c) 2008 WIPO/Thomson. All rts. reserv.  
 00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A  
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF  
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE  
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET  
PROCEDE ASSOCIE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ  
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Fulltext Availability:

Detailed Description

Detailed Description

... were not met. The aim is to correctly rate usage and to correctly  
apply discounts, promotions and credits.

Figure 24 is a flowchart illustrating Rating and Discounting Process in  
accordance with a preferred embodiment...

...are applied to the network customer usage information. Further, in step  
2408, negotiated discounts are determined based on the network quality  
of service violations and, in step 2410, rebates are determined based  
on the network service level agreement violations. Thereafter, in step  
2412, billing data reflecting...the availability of online help. For  
example, the user can be prompted to enter a credit card number to  
which on-line help charges can be charged; he or she can be given the  
opportunity to answer additional survey...

21/3,K/16 (Item 8 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rights reserved.

00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE  
AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT

PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE  
LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE  
D'APPROVISIONNEMENT RESEAUTE

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US  
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Boulevard, Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 38th Floor,  
2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 152479

Fulltext Availability:

Detailed Description

Detailed Description

... block diagram of a bill pay system where billers initiate automatic  
debits from

consumers'bank accounts ; and

Figure 144 is a flow chart illustrating an open market environment for  
electronic content...were not met. The aim is to correctly rate usage and  
to correctly apply discounts, promotions and credits.

Figure 24 is a flowchart illustrating Rating and Discounting Process in  
accordance with a preferred embodiment...ques for help in installing or  
using the sponsor/vendor's product. As an optional promotional service,  
upon termination of the on-line help session, access to other information  
on the...Provides cross-selling and up-sel.ling based on on a user  
Provides advertisements or promotions based on a product/service  
Provides advertisements or promotions based on a user  
Links all cross-selling, up-selling, advertisements, promotions to  
further detail or purchasing  
ability

One embodiment of the electronic commerce component of the...that they  
cannot be easily updated.

21/3,K/17 (Item 9 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.

00796224      \*\*Image available\*\*  
DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS  
SYSTEME    DE    TRAITEMENT    DE    DONNEES    FACILITANT    LES    TRANSACTIONS    DE  
MARCHANDISES

Patent Applicant/Assignee:

CUCKLEBURR COM INC, P.O. Box 542, Mexia, TX 76667, US, US (Residence), US  
(Nationality)

Inventor(s):

BRIZENDINE Kyle, Route 3, Box 85M, Mexia, TX 76667, US,  
CARINI Gary, 24 Timber Ridge Trail, Lorena, TX 76655, US,  
DEBEER Bob, 3651 University, Dallas, TX 75205, US,  
DUNN Kevin S, 1202 Shakleford Circle, Cedar Hill, TX 75104, US,  
PELTZ Bruce, 6617 Shady Brook Lane #3271, Dallas, TX 75206, US,  
PELTZ Deborah, 6060 Village Road #1504, Dallas, TX 75206, US,  
STONE William E III, 4016 University, Dallas, TX 75205, US,  
YOCKEY Jim A, 17250 Knoll Trail Drive, Dallas, TX 75248, US,  
BLACKMON Matthew Thomas, 9201 Garland Road #330, Dallas, TX 75218, US,

Legal Representative:

CARR Gregory W (et al) (agent), Carr & Storm, L.L.P., 900 Jackson Street,  
670 Founders Square, Dallas, TX 75202, US,

Patent and Priority Information (Country, Number, Date):

Patent:                      WO 200129733 A2-A3 20010426 (WO 0129733)  
Application:                WO 2000US28451 20001013 (PCT/WO US0028451)  
Priority Application: US 99418627 19991015

Designated States:

(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU  
ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28331

Fulltext Availability:

Detailed Description

Detailed Description

... following tasks.

- (1) Allow only one primary cardholder per account (per \$20 membership fee)
- (2) Calculate the membership dues based on the date of enrollment, promotion code, number of secondary cardholders
- (3) Populate date of enrollment based on today's date...

...of choice for the  
purpose of education points accumulation. If all  
fields are left blank, education points will  
preferably go into a general education fund

(6) Automatically assign a PIN if a cardholder does not request a PIN  
(7) Validate...

21/3,K/18 (Item 10 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
00761432  
METHODS, CONCEPTS AND TECHNOLOGY FOR DYNAMIC COMPARISON OF PRODUCT FEATURES AND CUSTOMER PROFILE  
PROCEDES, CONCEPTS ET TECHNIQUE DE COMPARAISON DYNAMIQUE DE CARACTERISTIQUES D'UN PRODUIT ET DU PROFIL DES CONSOMMATEURS  
Patent Applicant/Assignee:  
ACCENTURE LLP, 100 South Wacker Drive, Chicago, IL 60606, US, US  
(Residence), US (Nationality), (Designated for all)  
Inventor(s):  
GUHEEN Michael F, 2218 Mar East Street\$Tiburon, CA 94920, US, (Designated for all)  
MITCHELL James D, 3004 Alma\$Manhattan Beach, CA 90266, US, (Designated for all)  
BARRESE James J, 757 Pine Avenue\$San Jose, CA 95125, US, (Designated for all)  
Legal Representative:  
BRUESS Steven C (agent), Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200073958 A2 20001207 (WO 0073958)  
Application: WO 2000US14459 20000524 (PCT/WO US2000014459)  
Priority Application: US 99320818 19990527  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)  
AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW  
(All protection types applied unless otherwise stated - for applications 2004+)  
AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR  
TT TZ UA UG UZ VN YU ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 151011  
Fulltext Availability:  
Detailed Description

21/3,K/19 (Item 11 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT

(c) 2008 WIPO/Thomson. All rts. reserv.  
00757134     \*\*Image available\*\*  
METHOD FOR ILLUSTRATING REPLACEMENT OF A BENEFIT PLAN NOT VIABLE IN THE  
JURIDICITION  
PROCEDE ILLUSTRANT LE REMPLACEMENT D'UN PROGRAMME DE PREVOYANCE NON VALABLE  
AU LIEU DE JURIDICITION  
Patent Applicant/Inventor:  
PARSONS David, 12155 Wexford Overlook, Roswell, GA 30075, US, US  
(Residence), US (Nationality)  
Legal Representative:  
TRZYNA Peter K, P.O. Box 7131, Chicago, IL 60680-7131, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200070522 A1 20001123 (WO 0070522)  
Application: WO 2000US13528 20000516 (PCT/WO US0013528)  
Priority Application: US 99313164 19990517  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
CA SG  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 38279  
  
Fulltext Availability:  
Detailed Description  
Claims

21/3,K/20     (Item 12 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
00748806     \*\*Image available\*\*  
METHOD AND APPARATUS FOR TRACKING CONSUMERS  
PROCEDE ET DISPOSITIF DE SUIVI DE CONSOMMATEUR  
Patent Applicant/Assignee:  
SHOPEXPERT COM INC, 1375 Sutter Street #400, San Francisco, CA 94109, US,  
US (Residence), US (Nationality), (For all designated states except:  
US)  
Patent Applicant/Inventor:  
EGAN Thomas, 1st floor, 1226 Masonic Avenue, San Francisco, CA 94417, US,  
US (Residence), US (Nationality), (Designated only for: US)  
EGAN David M, 5627 Miles Avenue, Oakland, CA 94618, US, US (Residence),  
US (Nationality), (Designated only for: US)  
HOM Judy T, 60 Sand Harbor Road, Alameda, CA 94502, US, US (Residence),  
US (Nationality), (Designated only for: US)  
Legal Representative:  
SOTIRIOU Evan R (et al) (agent), Howell & Haferkamp, L.C., Suite 1400,  
7733 Forsyth Boulevard, St. Louis, MO 63105, US,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200062231 A1 20001019 (WO 0062231)  
Application: WO 2000US9759 20000412 (PCT/WO US0009759)  
Priority Application: US 99129010 19990413  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES  
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU  
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT  
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 21699

Fulltext Availability:

Detailed Description

Detailed Description

... at the first

sale or the first refund that matches the coupon.

Settlement/Administration of Rewards

Referring again to Fig. 2, the present invention preferably

includes a reward engine 82 that determines the reward due the consumer according to the terms of the offer. The reward may be in the form of, for example, credit 84, cash back 85, points 86, gift certificates 88, or frequent flyer miles 90. However, other types of rewards may be provided as determined by the merchants. For example, merchandise may be provided for accumulating a certain number of points 86 or making a specific purchase. After

determining that a particular consumer is eligible for a reward as disclosed herein, the consumer is preferably rewarded by, for example, crediting the consumer's...

...their next credit instrument statement or providing the specific reward. Manager

With respect to providing credit 84, it is provided for each qualified transaction is provided in a report or file preferably provides the following information: (1) credit card number to be credited; (2) expiration date of the credit card...

...card by either a credit card terminal or through a direct interface to a bank.

Reward - Points

With respect to calculating points for each qualified transaction, a file containing information may be sent to the points...

...transmission of coupon information to a cooperating merchant. In order to provide instantaneous notification the Manager will send a file of coupons to the merchant's host system, that in turn...

...information, discount the purchase immediately, thereby providing an instantaneous notification and reward. In operation, the Manager will send a file of coupons to the cooperating merchant's host system, which will...

...for holiday and is for example, placed on a wait list). The system provides the merchant with the ability to identify the consumer using their registered

payment card associated with the coupon when the consumer picks-up the good. This type of reward requires the transmission of transaction data from...

21/3,K/21 (Item 13 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
00731978 \*\*Image available\*\*  
DATA PROCESSING SYSTEM FOR FACILITATING MERCHANDISE TRANSACTIONS  
SYSTEME INFORMATIQUE POUR FACILITER LES TRANSACTIONS SUR MARCHANDISES  
Patent Applicant/Assignee:  
CUCKLEBURR COM INC, P.O. Box 542, Mexia, TX 76667, US, US (Residence), US  
(Nationality)  
Inventor(s):  
BRIZENDINE Kyle, P.O. Box 542, Mexia, TX 76667, US  
Legal Representative:  
CARR Gregory W, Carr & Storm, L.L.P., 900 Jackson Street, 670 Founders  
Square, Dallas, TX 75202, US  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 200045315 A1 20000803 (WO 0045315)  
Application: WO 2000US2120 20000127 (PCT/WO US0002120)  
Priority Application: US 99117500 19990127; US 99418627 19991015  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE  
GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK  
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU  
ZA ZW  
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE  
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG  
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM  
Publication Language: English  
Filing Language: English  
Fulltext Word Count: 41929  
  
Fulltext Availability:  
Detailed Description  
Claims

#### Claim

... DEFINED INCREMENTS (DAILY) THROUGH INTERFACE DESIGN  
AND SCHEDULING.  
8.16 ABILITY TO TRANSMIT WIRE OF EDUCATION 1 THE WIRING OF FUNDS IS A  
CREDITS TO INVESTMENT ARM WITH BUSINESS PROCESS, THE  
RECONCILING ATTACHMENTS DAILY RECONCILING ATTACHMENTS...ABILITY TO TRACK  
SPECIFIC TRANSACTION THAT 1 SYSTEM CAN ACCOMMODATE  
LEAD TO POINT ACCUMULATION TO DETERMINE THIS REQUIREMENT USING  
IF SPECIAL PROMOTION WAS IN PLACE AND THE TRANSACTION TABLE  
DETERMINE ACTUAL NUMBER OF MERCHANDISE  
AND EDUCATION POINTS TO DECREMENT  
10.2 ABILITY TO CHECK THE...  
  
...1 SYSTEM CAN ACCOMMODATE  
INABILITY OF THE MEMBER TO REDEEM THIS REQUIREMENT VIA

MERCHANDISE OR EDUCATION POINTS UNTIL APPUCATION LOGIC AND THE  
THEIR ACCOUNT IS RETURNED TO "ACTIVE USE OF THE MEMBER  
STATUS" STATUS FIELD IN THE  
MEMBER TABLE...

...REACHES A CREDIT SURPLUS STAGE APPLICATION LOGIC.  
10.13 ABILITY TO DEBIT CLUB MEMBER'S EDUCATION 1 SYSTEM CAN ACCOMMODATE  
CREDIT ACCOUNT FOR THE RETURN THIS REQUIREMENT VIA  
TRANSACTION AMOUNT APPUCATION LOGIC.  
10.14 ABILITY FOR CLUB...

## 21/3,K/22 (Item 14 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
00451659 \*\*Image available\*\*  
METHOD AND APPARATUS FOR AWARDING AND REDEEMING PREPAID TELEPHONE TIME  
PROCEDE ET APPAREIL D'ATTRIBUTION ET D'ECHANGE DE TEMPS DE COMMUNICATION  
TELEPHONIQUE PREPAYE  
Patent Applicant/Assignee:  
WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,  
Inventor(s):  
WALKER Jay S,  
JORASCH James A,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9842123 A1 19980924  
Application: WO 98US5305 19980319 (PCT/WO US9805305)  
Priority Application: US 97820500 19970319  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM  
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX  
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM  
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR  
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 6393  
  
Fulltext Availability:  
Detailed Description

Detailed Description  
... and current account balance,  
Historical usage information may optionally be used by the  
casino in determining the value of the award offered to the  
player, Preferably, the current account balance is also  
displayed to the player...database 200, the player may be given an option  
to continue the call beyond the total rewarded telephone  
time, by allowing the system to charge his credit card  
account.  
  
...be provided by the proprietor of  
the slot incentive reward program or by an independent  
third - party prepaid phone service vendor, If telephone time  
redemption is provided by the former, that is...

...same memory, In an embodiment where the telephone time redemption is performed by an independent third - party phone service vendor , the updates to the member database 200 by the casino to award newly earned player reward points are batched by the casino for transmission to the third - party phone service vendor or provided via a continuous online connection.

Fig 4 is a flow 10 determines how many points are to be awarded for the game play in step S405. In step S406, the controller 10 then adds the awarded points to the player's account balance in the member database 200. In step S407, the controller 10 then optionally sends the number of points...

...10 causes the IVRU to re-request the identifier.

If valid, the controller accesses the member database 200 and retrieves the current account balance associated with the membership identifier in step S506. In step S507, the controller causes...

21/3,K/23 (Item 15 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT  
(c) 2008 WIPO/Thomson. All rts. reserv.  
00354412  
MULTILEVEL MARKETING SYSTEMS  
SYSTEMES DE COMMERCIALISATION MULTINIVEAU  
Patent Applicant/Assignee:  
RECOGNITION GROUP LIMITED,  
MCDONALD Simon Paul,  
SELMAN Brian John,  
Inventor(s):  
MCDONALD Simon Paul,  
SELMAN Brian John,  
Patent and Priority Information (Country, Number, Date):  
Patent: WO 9636926 A1 19961121  
Application: WO 96NZ46 19960520 (PCT/WO NZ9600046)  
Priority Application: NZ 270730 19950518; NZ 270731 19950518; NZ 272869  
19950825  
Designated States:  
(Protection type is "patent" unless otherwise stated - for applications  
prior to 2004)  
AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU IS JP KE  
KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE  
SG SI SK TJ TM TR TT UA UG US UZ VN KE LS MW SD SZ UG AM AZ BY KG KZ MD  
RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG  
CI CM GA GN ML MR NE SN TD TG  
Publication Language: English  
Fulltext Word Count: 8204  
Fulltext Availability:  
Detailed Description

Detailed Description  
... the participant database and at the end of an assessment interval the

participant and sponsors rewards are calculated 590 and 595 for distribution in an appropriate form.

Figures 6a and 6b are flowcharts setting out steps taken by the computer system in Figure...who forms part of a large network of participants 720 as described in relation to Figure 1, and has one or more sponsors 710 in the network who receive rewards for their sponsored participants activity. The method is implemented on a computer system 730 such...

...the participant. At the end of an assessment interval, typically a month, the computer system calculates - 15 appropriate rewards related to the participant's purchasing activity and these are distributed 790 and 795 to...placed 830 by entering a product code 832 from the catalogue distributed by the network organiser, which is confirmed 834 by the computer system as to availability and price. An order...

...crediting participant activity to the participants themselves and to their sponsors, and ultimately to the calculation of rewards. The activity may be measured in various ways such as minutes of time spent listening...

...each case the activity is monitored and recorded by the computer system and used to calculate rewards according to the network rules. In Figure 9a, an individual participant's activity is determined for the latest performance interval which is typically a month. The calculation is initiated 900 by the network organiser and every individual in the participant database is 905 consecutively selected for ...a mailed report or for access on request to the computer system.

In Figure 9b each participant's activity is assessed for the credit which is due to the upline sponsors. The calculation is initiated 930 either following or in conjunction with the calculation of Figure 9a. Each individual in the database is...

...considered as founding members or are within a few levels of sponsorship of a founding member. The existence of a next higher level sponsor of the participant currently under consideration 935 is repetitively determined 945 and - 17 the individual identified 950. The...

...have received from the activity of their sponsored participants either automatically or on request.

In Figure 9c, rewards are finally determined for each participant after the current performance interval. This process is initiated 980 following those of Figures 9a and 9b. Again the database is scanned 982 and every participant is considered. Credit for their personal activity is determined 984 and for that of their downline sponsored participants 986. A calculation 988...becoming overly dependent on the performance of their sponsored participants, as explained above. Ultimately a reward is calculated for the particular participant, typically in cash. An example calculation is given below for a marketing system according to the first embodiment by way of clarification. Once the entire participant database has been scanned 990 and a calculation made for each participant, the individual rewards are distributed 995 according to the network rules. Rewards calculated

as cash amounts are usually paid directly into a bank account designated by the participant...

...products purchased in a shopping system of the kind described in the third embodiment above.

Reward calculations for a possible advertising system set up according to the first embodiment will be given...

...time to which they and their sponsored participants listen during a calendar month. The potential reward for each participant is calculated by simply adding the individual times to determine a total listening time which will be...

21/3,K/24 (Item 1 from file: 324)  
DIALOG(R)File 324:GERMAN PATENTS FULLTEXT  
(c) 2008 UNIVENTIO/THOMSON. All rts. reserv.  
0002230858

FALTVERPACKUNG FUER FLUESSIGKEITEN

FALTVERPACKUNG FUR LIQUIDS

Patent Applicant/Assignee:

ALTSTAEDTER VERPACKUNGSVERTRIEBS GESELLSCHAFT MBH 6102 PFUNGSTADT, DE,,  
DE

Inventor(s):

REIL WILHELM, 6142 BENSHEIM, DE,, DE

Patent Information (Country, Number, Kind, Date):

|        |            |             |
|--------|------------|-------------|
| Patent | DE 2934992 | C2 19860612 |
|--------|------------|-------------|

|             |            |          |
|-------------|------------|----------|
| Application | DE 2934992 | 19790830 |
|-------------|------------|----------|

Priority application(s): DE 2934992 19790830 (Original format: DE 2934992 )

Publication Language: German; Application Language: German

Fulltext Word Count (English): 3432

Fulltext Word Count (German) : 2982

Fulltext Word Count (Both) : 6414

Fulltext Availability:

Description (English machine translation)

Claims (English machine translation)

Description (German)

Claims (English machine translation)

... the entire height of the packing lie welded. This in the cross section and/or plan view hecstar-are always equivalent Schichkenfoermige surrounding for education that, which can be welded with one another-ten forwards. It does notdisturb here, daB...

...18 umgefaltet. the side panels 3, 3' etc.;the lower, likewise preferably not -horizontal in promotion direction in figure 1 running placed thorn of the Arbettswerkzeuges effected then the folding edge 4 as boundary...

### \*\*\*Subject search – Non-Patent Literature, Non Full-Text

File 2:INSPEC 1898-2008/Oct W2  
(c) 2008 Institution of Electrical Engineers  
File 35:Dissertation Abs Online 1861-2008/Oct  
(c) 2008 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2008/Nov 06  
(c) 2008 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2008/Aug  
(c) 2008 The HW Wilson Co.  
File 144:Pascal 1973-2008/Nov W1  
(c) 2008 INIST/CNRS  
File 474:New York Times Abs 1969-2008/Nov 10  
(c) 2008 The New York Times  
File 475:Wall Street Journal Abs 1973-2008/Nov 08  
(c) 2008 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecInfoSource 82-2008/Jan  
(c) 2008 Info.Sources Inc

| Set | Items  | Description   |
|-----|--------|---|
| S1  | 24746  | (DEBIT OR CREDIT) (S) (SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES)  |
| S2  | 5863   | S1(S) (ALL OR EVERY OR EACH OR ENTIRE OR WHOLE OR WHOLLY OR COMPLETE?? OR TOTAL??)  |
| S3  | 1194   | S2(S) (MONITOR??? OR TRACK??? OR FOLLOW??? OR RECORD??? OR COUNT??? OR DOCUMENT??? OR LOG OR LOGS OR LOGGING OR LOGGED)   |
| S4  | 287119 | MANAGER?? OR COORDINATOR?? OR ORGANIZER?? OR ORGANISER?? OR ADMINISTRATOR?? OR THIRD()PART??? OR (TRACKING OR MONITORING-) (3N)ENTIT???   |
| S5  | 22463  | (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR??? OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES) (S) (REBATE?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PREMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??) |
| S6  | 74167  | (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (S) (FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)  |
| S7  | 36127  | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (S) (MERCHANT?? OR RETAILER?? OR SELLER?? OR STORE OR STORES OR BUSINESS?? OR SUPPLIER?? OR DISTRIBUTOR?? OR VENDOR??)   |
| S8  | 55432  | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (S) (CONSUMER?? OR CUSTOMER?? OR SHOPPER?? OR PURCHASER?? OR BUYER?? OR PATRON?? OR CARDHOLDER?? OR CARDBEARER?? OR PARTICIPANT?? OR ACCOUNT??)                |
| S9  | 55     | S3 AND S4   |
| S10 | 0      | S9 AND S5   |
| S11 | 1      | S9 AND S6   |
| S12 | 712    | S4 AND S1   |
| S13 | 6      | S12 AND S5  |
| S14 | 11     | S12 AND S6  |
| S15 | 15     | S3 AND S5   |
| S16 | 0      | S15 AND S6  |
| S17 | 1      | S15 AND S7  |

|     |    |                                     |
|-----|----|-------------------------------------|
| S18 | 63 | S4 AND S5 AND S6                    |
| S19 | 2  | S18 AND S1                          |
| S20 | 6  | S1 AND S4 AND S5                    |
| S21 | 30 | S11 OR S13:S15 OR S17 OR S19 OR S20 |
| S22 | 29 | RD (unique items)                   |
| S23 | 18 | S22 NOT PY>2001                     |

23/5/1 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2008 ProQuest Info&Learning. All rts. reserv.

02227413 ORDER NO: AADAA-IEP21234

An examination of the current utilization of video production in Pennsylvania high schools

Author: Burkhardt, Joseph W.

Degree: M.S.

Year: 1999

Corporate Source/Institution: Kutztown University of Pennsylvania (0467)

Source: VOLUME 45/06 of MASTERS ABSTRACTS.

PAGE 2804. 81 PAGES

Descriptors: EDUCATION, SECONDARY ; EDUCATION, TECHNOLOGY

Descriptor Codes: 0533; 0710

Video production and video technologies are areas of education that are expanding at nearly the same rate as computers and computer related applications, just more quietly. In light of this information, school districts are creating new methods and curriculums to heighten awareness of how visual images impact upon us as individuals and as a society, and how students can enhance their critical viewing skills in a television dominated culture. While the study of video messages and television production is gaining popularity, it is now more apparent than ever that school districts of the future will need to incorporate video production as part of their curriculums.

23/5/2 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2008 ProQuest Info&Learning. All rts. reserv.

01727299 ORDER NO: AADAA-I9959413

An examination of the influence of tax incentives and financial reporting on corporate research and development expenditures

Author: Manly, Tracy Sheehy

Degree: Ph.D.

Year: 1999

Corporate Source/Institution: University of Arkansas (0011)

Director: Deborah W. Thomas

Source: VOLUME 61/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 254. 103 PAGES

Descriptors: BUSINESS ADMINISTRATION, ACCOUNTING

Descriptor Codes: 0272

Research and development has been shown to be one of the most important components for a successfully innovative company, industry or country . Private corporations contribute a substantial portion of the total inventive activity in a country . Three studies are presented that examine the impact of external influences on R&D. Two studies

investigate the role of tax incentives in determining corporate R&D spending . The first study uses U.S. firms to investigate the impact that one tax incentive may have on the effectiveness of another by measuring how the investment tax credit and the R&D tax credit together influence corporate investment decisions for research and capital. Second, the influence of R&D tax credits is studied internationally because enhanced global competitiveness motivates countries to implement these incentives . Firms from the major industrialized nations (G7) comprise the sample because four of the countries utilize a tax credit incentive for R&D while the other three do not. Firms from the G7 are also examined in the third study that addresses the influence of financial reporting treatment on R&D expenditures. Some countries require immediate expensing of all R&D costs, and others allow portions of the costs to be capitalized. Each of the papers uses a regression methodology and includes indicator variables for the external influences and other non-tax control variables that influence corporate spending decisions.

23/5/3 (Item 3 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rights reserved.  
01590917 ORDER NO: AAD97-29431  
THE EFFECTS OF SEPARATELY BUDGETED RESEARCH EXPENDITURES ON FACULTY  
INSTRUCTIONAL PRODUCTIVITY IN UNDERGRADUATE EDUCATION  
Author: WARD, GARY TRIPP  
Degree: PH.D.  
Year: 1997  
Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)  
Director: LARRY L. LESLIE  
Source: VOLUME 58/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1221. 203 PAGES  
Descriptors: EDUCATION, HIGHER ; EDUCATION, FINANCE ; EDUCATION,  
CURRICULUM AND INSTRUCTION  
Descriptor Codes: 0745; 0277; 0727

In the past five to ten years, state financial support for public colleges and universities has been reduced in relative terms. As direct state funding has declined, colleges and universities have sought alternate forms of support to replace the lost funds , mostly through an increased emphasis on securing contracts and grants. This increased grant seeking behavior has been accomplished through individual departments, the main economic and administrative units within higher education . Administrators at all levels actively encourage faculty members to seek out external sources of funding that will support research directly and sustain departmental administrative functions indirectly through overhead charges.

23/5/4 (Item 4 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rights reserved.  
01497315 ORDER NO: AADNN-07380  
THREE ESSAYS ON TAXATION AND INCENTIVES  
Author: SCHARF, KIMBERLY ANN  
Degree: PH.D.  
Year: 1995

Corporate Source/Institution: UNIVERSITY OF TORONTO (CANADA) (0779)  
Adviser: J. MINTZ  
Source: VOLUME 57/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1759. 132 PAGES  
Descriptors: ECONOMICS, GENERAL ; ECONOMICS, THEORY  
Descriptor Codes: 0501; 0511  
ISBN: 0-612-07380-7

This dissertation presents three contributions to the analysis of the incentive effects of taxation.

The first essay examines the implications of increasing-returns-to-scale evasion technologies for the optimal structure of commodity taxes. In the presence of evasion, tax design should aim at inducing uniform marginal evasion responses across commodities. The resulting optimal tax structure can be more, or less, uniform than the one prescribed in the absence of evasion. The presence of costly commodity tax evasion activities may result in an optimal tax structure which features lower tax rates on commodities that have low price elasticities of demand, if the demand for those commodities is large. When all transactions are of similar size, the presence of evasion may provide a rationale for broad-based uniform taxation.

The second essay examines the role of international tax evasion for the choice of an optimal foreign tax credit by a capital exporting region. Under certain conditions, the presence of international tax evasion can result in a higher optimal foreign tax credit for a capital exporting country. These conditions, however, are quite restrictive: (i) although an increase in the foreign tax credit unambiguously reduces evasion activity per unit of exported capital, it can nevertheless result in higher total evasion costs; (ii) the presence of evasion reduces the compounding effect of the double taxation of foreign source income, thereby reducing the need for a foreign tax credit; (iii) the presence of international tax evasion raises the marginal cost of the public funds obtained through domestic taxes, and hence raises the social cost of a foreign tax credit.

The third essay examines the incentives generated by existing taxes with respect to the choice between extraction and recycling of basic materials in Canada. I present calculations for measures of the overall impact of the 1994 Canadian tax system on the marginal cost of primary resource extraction and recycling, as well as on the incremental cost of producing finished products employing virgin material or recycled material. Results indicate that there is a potential bias in the Canadian tax system which favours the use of virgin materials relative to recycled materials.

23/5/5 (Item 5 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rts. reserv.  
01251149 ORDER NO: AAD92-35502  
DETERMINING THE ACCEPTANCE OF A COMPUTER-BASED DISTANCE EDUCATION SYSTEM  
FOR STAFF DEVELOPMENT IN GEORGIA TECHNICAL INSTITUTES  
Author: WEITMAN, BRENDA CLARK  
Degree: ED.D.  
Year: 1992  
Corporate Source/Institution: UNIVERSITY OF GEORGIA (0077)  
Director: NELSON A. FOELL  
Source: VOLUME 53/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2344. 156 PAGES

Descriptors: EDUCATION, VOCATIONAL; EDUCATION, TECHNOLOGY; EDUCATION,  
TEACHER TRAINING  
Descriptor Codes: 0747; 0710; 0530

The purpose of this study was to assess the preferences for staff development delivery systems and acceptance levels of new technologies for distance learning of faculty and staff at the technical institutes in Georgia. Literature pertaining to personnel development, distance education, the distant learner, and computer-based distance instruction was reviewed. The population surveyed was 747 instructors, 214 administrators, and 41 support staff employed within the technical institutes under the authority of the Georgia Department of Technical and Adult Education during the fall quarter of 1991. An instrument was developed which requested standardized information from all subjects.

Major conclusions of this study were (a) almost 75% of the total respondents completed 51 to 100+ staff development hours in 1990-1991, (b) over one-half (57.8%) of the respondents indicated that funding was of great importance or essential to a successful staff development plan, (c) administrators received the highest reimbursement for staff development and travel, (d) slightly over 50% of the respondents replied positively to state department participation in planning, conducting, and awarding credit for staff development activities, (e) respondents ranked visits to industry and educational conferences as the most preferred delivery systems for staff development, (f) computer-based delivery was ranked higher than televised class delivery for staff delivery, (g) conditions ranked highest as obstacles to pursuing college courses were hours classes are offered, available personal time, and cost, (h) almost four of every ten respondents rated their computer skills as fairly competent or expert, (i) access to a modem was limited to one-half of the administrators and about one-third of the instructors and one-third of the support staff, (j) occupational skill upgrade and training was ranked first, followed by leadership development, student recruitment, community needs assessment, and instructional management respectively as content for staff development, (k) eighty percent (80%) of the respondents indicated willingness to participate in a staff development activity in which the computer would serve as the medium between the student and instructor, and (l) only 9.8% of the participants responded negatively to participating in training needed to access a computer-based distance education activity.

23/5/6 (Item 6 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rts. reserv.  
01216437 ORDER NO: AAD92-12524  
AN ANALYSIS OF INDUSTRY ADAPTATION THROUGH EMPLOYEE EDUCATION AND TRAINING PROGRAMS  
Author: FIELDS, LEONA URBISH  
Degree: PH.D.  
Year: 1991  
Corporate Source/Institution: THE UNIVERSITY OF TEXAS AT AUSTIN (0227)  
Supervisor: V. R. CARDOZIER  
Source: VOLUME 52/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 4195. 207 PAGES  
Descriptors: EDUCATION, BUSINESS; EDUCATION, ADULT AND CONTINUING;  
ENGINEERING, GENERAL  
Descriptor Codes: 0688; 0516; 0537

The need for an educated and responsive work force is reflected in the more than \$200 billion that industry spends annually for corporate education and training. Because of the rapidity with which changes occur in operating environments, corporations are faced with the need to adapt their business strategies and practices to respond to competitive market demands for products and services, new technologies, government policies and economic, political and social shifts. One of the tools industry uses to do this is through education and training. National Technological University (NTU), a consortium of corporations, universities and government agencies, was incorporated in 1984 to address the needs industry has for programs which, in particular, address the technical demands brought about by all of the above factors. NTU offers nine (soon to be 11) accredited master's degree programs, primarily in the engineering and computer science fields, and hundreds of non-credit short courses, all taught by faculty from the leading engineering schools in the country and other experts in the field. A survey was mailed to the member corporations of NTU and was followed with interviews, both at NTU and with several of the member corporations, to address the following areas: relationship between education and training and the corporation's adaptation to its operating environment; precipitating forces, events and incentives for membership in NTU; organizational structural and policy changes for accommodating education and training; and implications for industry and higher education by industry's continued involvement in educational programs. Change, adaptation, network and interorganizational theories were used as theoretical support. The following trends were determined: increasing demand for technical education, both job specific and management; more variety and demand for flexible and convenient ways of delivering educational programs; closer matching of education and training to corporate goals and its concurrent integration with strategic planning; and structural changes within organizations as reflected by decentralization and outsourcing for educational programs.

23/5/7 (Item 7 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rts. reserv.  
888663 ORDER NO: AAD85-16742  
EARLY RETIREMENT INCENTIVE PLANS IN THE STATE OF OHIO AND THEIR PERCEIVED EFFECT ON EDUCATIONAL PROGRAM (PUBLIC SCHOOLS )  
Author: KOROLOFF, JUDITH ANN  
Degree: PH.D.  
Year: 1985  
Corporate Source/Institution: THE UNIVERSITY OF TOLEDO (0232)  
Source: VOLUME 46/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1464. 130 PAGES  
Descriptors: EDUCATION, ADMINISTRATION  
Descriptor Codes: 0514

Early retirement incentive plans (ERIP), developed as a result of a state law, permitted public school districts to offer monetary incentives to retirees through the purchase of service credit years from the State Teachers Retirement System (STRS). The purpose of this study was to analyze the features of ERIP's and their effects on educational program.

Features of the programs were analyzed from copies of the plans. A questionnaire was used to collect data from the 124 public school districts with ERIP's. Ninety-eight returned completed questionnaires.

Although they were concerned about competency level of long term

personnel and desired to employ younger teachers, 80% of the districts developed ERIP's for financial benefit. STRS guidelines required that a participant be 50 years of age and retire within 90 days after notification of acceptance into the program. Most districts restricted the length of the plan to one year, permitted only a 5% participation, purchased two to five years of service credit, and offered no consultancy options.

Two thirds of all participants and 80% of all males retired before 60. More females than males retired. There was little difference between numbers of elementary and secondary retirees and no certification area showed excessive or unexpectedly low amounts of participation. Participation rate below 5% precluded a discernible effect on educational program. Only teacher morale and teacher-administrator harmony were greatly improved.

Over 80% of the districts saved up to and beyond \$150,000 per year. Cost effectiveness was due to not replacing staff or replacement by lower paid personnel. Only 29 districts indicated that dollars saved were to be appropriated. Most of the monies went to a general fund and only three districts indicated a partial allotment to educational program. The number of buyout years and the amount of money saved determined the success of the plans. Most of the districts would continue or re-adopt their plans if objectives were not met with the first offering.

Districts offering ERIP's should be aware of the relationship between participation and financial benefit. Without restrictions and a scale of decreasing monetary incentives districts have little control over who retires early.

23/5/8 (Item 8 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rts. reserv.  
787351 ORDER NO: AAD82-20736  
REASONS FOR THE PARTICIPATION OF SECURITY PROFESSIONALS IN NON-CREDIT  
SECURITY EDUCATION PROGRAMS  
Author: WEIR, DONALD PAUL  
Degree: ED.D.  
Year: 1982  
Corporate Source/Institution: INDIANA UNIVERSITY (0093)  
Source: VOLUME 43/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1014. 153 PAGES  
Descriptors: EDUCATION, ADULT  
Descriptor Codes: 0516

The purpose of this study was to compare selected demographic variables of security managers with their reasons for participating in non-credit security education programs. A comparison design was employed and two assessment tools were used. First a demographic questionnaire explored the frequency of participation in non-credit security education programs; the scope, activity and size of the respondent's organization; and personal information including age, work experience and education. The second assessment tool, the Edwards Personal Preference Schedule (EPPS), provided a quick, convenient measure of relatively independent/personality variables.

The study population consisted of security managers from organizations in Marion County, Indiana. Fifty-six or fifty percent of the questionnaires were returned and suitable for analysis. Multiple regression analysis and Kendall correlation coefficients were used to analyze the

data.

Surprisingly, fifty-five percent of the respondents had attended two or more non-credit security education programs in the past five years. In the multiple regression analysis, eighty-two percent of the variance was accounted for and significant at the .05 level. Thirty-two of the thirty-three variables contributed to the variance. Nine of the thirty-two variables, however, accounted for fifty-three percent of the variance. These top nine variables included two organizational, four individual, and three personality variables.

The above variables were correlated with participation. Five of the six demographic variables had significant correlations, but none of the personality variables correlated. Significant correlations did exist when the personality variables were intercorrelated.

The analysis of the data indicated that those who participate in a non-credit security education programs have high scores on achievement and low scores on abasement and nurturance. They are employed by organizations with large security staffs and with local or intra-state business connections. Moreover, those who participate have completed more years of formal education, worked for less organizations and held their current positions for a short time. The primary conclusion of the study suggests that the inclusion of personality variables, in addition to traditional demographic variables, can greatly enhance the analysis of segments of adult participants.

23/5/9 (Item 9 from file: 35)  
DIALOG(R)File 35:Dissertation Abs Online  
(c) 2008 ProQuest Info&Learning. All rts. reserv.  
700802 ORDER NO: AAD80-27721  
SURVEY OF AWARDDING CREDITS FOR VALIDATING NON-CLASSROOM LEARNING IN  
SELECTED POSTSECONDARY INSTITUTIONS IN ILLINOIS  
Author: SANDERS, MARGARET RUTH  
Degree: PH.D.  
Year: 1980  
Corporate Source/Institution: SOUTHERN ILLINOIS UNIVERSITY AT CARBONDALE  
(0209)  
Source: VOLUME 41/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 2393. 577 PAGES  
Descriptors: EDUCATION, ADMINISTRATION  
Descriptor Codes: 0514

**Primary Purpose of the Study.** The primary purpose of this study was to investigate the awarding of credits for validating non-classroom learning in selected postsecondary institutions in Illinois.

**Secondary Purpose.** The secondary purpose of this study was to determine whether or not a standardized system for awarding credit for non-classroom learning experiences had been established in Illinois postsecondary institutions.

The research questions and the review of the literature formed the basis for designing a questionnaire to collect data for the study.

The instrument was divided into two sections: Part I of the questionnaire requested basic biographic data from respondents; and Part II of the questionnaire requested information concerning the evaluation of procedures and practices employed by the institutions for validating credits for non-classroom learning experiences. The questionnaires were mailed to 118 selected post-secondary institutions in Illinois, with 110

responding.

The research questions for this study were as follows : (1) Which institutions of learning surveyed awarded credit for non-classroom learning experiences? (2) Which institutions of learning surveyed awarded credit for passing Advanced Placement Examinations of the College Entrance Examination Board? (3) Which institutions surveyed awarded credit for passing the following examinations: College Entrance Examination Board's College Level Examination Program, General and Subject Examinations; American College Testing Program Proficiency Examination, Nursing and Non-Nursing Examinations; tests of the National Occupational Competency Testing Institute; Advanced Placement Examinations of the College Examination Board; and the Defense Activity for Non-Traditional Education Support Subject Standardized Tests for Service Persons? (4) Which institutions surveyed accepted credit for military courses? (5) Which institutions surveyed accepted credit for military experience? (6) Which institutions of learning surveyed used the American Council of Education's Guide to the Evaluation of Educational Experiences in the Armed Forces? (7) Which institutions of learning surveyed used the American Council on Education's Guide to Credit Recommendations for Noncollegiate Courses Offered by Business and Industry to their Employees? (8) What non-testing procedures were established for awarding credit for non-classroom learning experiences in the institutions of learning analyzed? (9) What are the minimum scores accepted for awarding credit for advanced placement and proficiency examinations? (10) For which of the examinations are there charges , and what are the charges ? (11) What is the maximum number of non-transferred credit hours granted for non-classroom learning experiences awarded toward fulfilling graduation requirements by each institution? (12) What is the maximum number of credit hours that may be accepted as transfer credit granted for non-classroom learning experiences toward fulfilling graduation requirements? (13) Has earning credit through non-classroom learning experiences increased student populations? (14) What are the policies governing the types of courses for which credit may be applied for non-classroom learning experiences? (15) How are prospective students (and the general public) made aware of the policies and procedures for awarding credit for non-classroom learning? (16) Which institutional office or person determines credit policies and procedures for granting credit for non-classroom learning experiences to fulfill degree requirements? (17) How many students have received credit for advanced placement and proficiency examinations over the past twelve months? (18) Have institutional studies been conducted concerning the awarding of credits for validating non-classroom learning experiences?

The data were organized into frequency distributions indicating the total number of subjects responding to each question. Each frequency was then converted into a percentage based upon the number of subjects responding to each question. A comparison of responses was made by institution size and type.

The findings of this research may be summarized as follows: (1) Colleges and universities do not have a universal standardized set of policies or procedures to validate the awarding of credits for non-classroom learning experiences. (2) Many different acceptable scores are used to validate credit recognition for examination in postsecondary institutions in Illinois. (3) What may be considered an ideal number of credit hours accepted or awarded from one institution may not be so perceived by another institution. (4) Institutions ha

23/5/10 (Item 1 from file: 474)  
DIALOG(R)File 474:New York Times Abs  
(c) 2008 The New York Times. All rts. reserv.  
00589809 NYT Sequence Number: 052154750405  
(Fed Reserve repts \$229-million increase in vol of consumer credit  
outstanding in Feb '75. Increase, following \$1.6-billion drop from  
Nov-Jan, attributed to rush to take advantage of final month of  
indus-wide automotive price rebates . Borrowing for automobile  
purchases increases by \$251-million, marking first increase in  
automobile debt since Sept. Consumers reduce debt load on loans for other  
consumer goods. Vol of personal loans outstanding increases \$105-million.  
Charge accts edge upward by \$6-million. All figures seasonally  
adjusted (M).)  
Associated Press  
New York Times, Col. 1, Pg. 37  
Saturday April 5 1975  
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English  
RECORD TYPE: Abstract

COMPANY NAMES: FEDERAL RESERVE SYSTEM  
DESCRIPTORS: AUTOMOBILES; CONSUMER CREDIT; CREDIT (GENERAL); PRICES;  
REBATES; SALES (INDUSTRY-WIDE)

23/5/11 (Item 1 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
09641604  
Caem vendas \ vista nos supermercados  
Brazil: Supermarkets announce cash sales decrease  
Jornal do Commercio (Brazil) (UDC) 23 Nov 2001 Online  
Language: PORTUGUESE

A survey by the Sao Paulo Supermarket Association (Apas) reveals that cash payments, including cheque and debit card transactions , are continuing to give way to payment by installment, with regard to supermarket purchases . Whilst 'cash' payment accounted for 52.1% of such transactions in May 2001, by October 2001 the share of such payment methods had fallen to 50.9%. Of installment payment methods, pre-dated cheques have proved the most popular, accounting for 24.7% of supermarket purchases for October 2001, in contrast with the 22.1% of total purchases recorded in May 2001. Whilst the popularity of pre-dated cheques has risen largely via commercial promotions , other forms of installment payment also command a large share of total purchases . In total , figures for October 2001 show credit cards accounting for 17.1% of transactions , vouchers for 5.9% and company purchase plans for 1.4%. According to Apas, sales are continuing to improve, leading it to forecast an increase in turnover for the sector of 2.5% to 3% in 2002. \*  
COMPANY: APAS

PRODUCT: Commercial Banks (6020); Consumer Finance Institutions (6140);  
Nonbank Credit Card Firms (6141); Hypermarkets (5321); Grocery Stores ( 5411);  
EVENT: Sales & Consumption (65);  
COUNTRY: Brazil (3BRA);

23/5/12 (Item 2 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
09385830  
Credit card use growing explosively  
SOUTH KOREA: MAJOR BOOST IN USE OF CREDIT CARDS  
The Korea Herald (XBF) 16 Oct 2000 Online  
Language: ENGLISH

The level of credit card usage in South Korea is projected to reach more than Won 200 tn by the end of 2000. The massive growth in use of credit cards is spurred by a range of credit card promotions arranged by the government, such as increasing the number of retail stores where credit cards can be used. During the period January to September 2000, a total of Won 141.33 tn was spent via credit cards from seven major credit card firms. This is an increase of 153% compared to corresponding period in 1999. The following table shows the value of sales made by leading credit card firms during the first nine months of 2000 and that of 1999. Table: Sales of leading credit card companies Figures in Won tn 2000 1999 % Change BC Card 50.27 23.04 118 LG Card 27.88 8.58 225 Samsung Card 25.22 8.69 190

COMPANY: SAMSUNG CARD; LG CARD; BC CARD  
PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
EVENT: Sales & Consumption (65);  
COUNTRY: South Korea (9SOK);

23/5/13 (Item 3 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
09181750  
CBA to offer back office to third parties  
AUSTRALIA: 28% RISE IN CREDIT CARD TRANSACTIONS  
The Australian Financial Review (AFR) 25 Oct 1999 p.1  
Language: ENGLISH

According to the Reserve Bank, the value of credit card transactions in Australia in the year to August 1999 jumped 28% to AU\$ 5.06 bn. The growth was driven by a rise in Eftpos transactions and a surge in Eftpos terminals. There was also a rise in co-brand reward programs as issuers aim to boost their market share. The figures showed that Australians welcomed new forms of technology, especially Eftpos that made up AU\$ 2.8 bn in transactions each month.

PRODUCT: Credit Card Services (6020CC); Nonbank Credit Card Firms (6141);  
EVENT: Sales & Consumption (65);  
COUNTRY: Australia (9AUS);

23/5/14 (Item 4 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
06669671  
The great cheque snub  
UK: DECLINE OF THE CHEQUE BOOK  
Daily Mail (DML) 11 Aug 1998 p.15

Language: ENGLISH

A report published by the Association of Payment Clearing Service has indicated that the decline of the cheque book is imminent. The number of cheques written every day is rapidly declining, back in 1990 some 4bn were written however by 1997 this figure had fallen to 3bn. Cheques are currently used just 8% of all purchases and in just one third of all non cash transactions , but by the year 2007 this is predicted to have fallen by a half and by 2050 the cheque book is predicted to have been written off completely . Cheques are mainly used for payments between individuals and small businesses and are less likely to be used in shops or restaurants. The decline in the use of the cheque book has been the side effect of an increase in the use of credit / debit cards. Debit card transactions increased by 18% during 1997 to a total of 1.5bn transactions . Over 18mn adults in the UK regularly use a debit card and there are around 36.8mn cards in circulation in the UK. Lower interest rates and incentive schemes offered by new players in the credit card market has resulted in an increase in the number of credit cards available. Debit / credit cards are predicted to be at the centre of change in payment habits in the future, and transactions are predicted to double to 8mn per day by the year 2007. Cash payments still account to 75% of all transactions in the UK despite a fall to around 25bn transactions during 1997. A record GBt 90bn was dispensed from 23,200 cash machines in the UK during 1997, an increase of 12%. Cash machine withdrawals are predicted to increase from 5mn per day in 1997 to over 7.5mn per day by 2007. Meaning the cashless society is likely to remain a dream.

COMPANY: ASSN OF PAYMENT CLEARING SERVICE

PRODUCT: Security Printing (2750SP); Commercial Banks (6020); Consumer Finance Institutions (6140); Nonbank Credit Card Firms (6141);  
EVENT: Sales & Consumption (65);  
COUNTRY: United Kingdom (4UK);

23/5/15 (Item 5 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
05010038  
Should banks profit from charities?  
UK - BANKS INTRODUCE CHARGES FOR CHARITY CLIENTS  
Banking World (BGW) 0 April 1992 p33,36+  
ISSN: 0737-6413

UK: Charities can no longer depend upon free banking facilities, with some high street banks introducing charges of up to GBP0.75 per statement entry. Banks find the issue a sensitive one and insist that charges remain at the discretion of the manager , while claiming that no-one is charged without previous consultation. Several financial institutions recognise the value of a charity account , with Girobank offering a club account free if in credit , along with a complementary banking kit, although it restricts cash withdrawals. The Abbey National's Five Star Charity account for registered charities pays interest on a sliding scale from 5.6% gross for between GBP1 and GBP500 and up to 10.6% for more than GBP500k, while its Treasurer's Account caters for non-registered charities, clubs and societies. A leading contributor to charities is the

TSB Group, with donations accounting for GBP3.4 mil, or 1%, of its total pre-tax profit in 1989/90. The funds are shared between three areas, education & training, scientific & medical research and social & community needs. The TSB Foundation received almost 4k applications for funds in 1991 and made 750 donations, with the biggest contribution of GBP100k going to Crime Concern to help establish a network of holiday activities for 10-16 year-olds. Other charities supported include Speyside Handicapped Holiday Trust, Instant Muscle and Arthritis Care. The impact of the Charities Bill is being watched closely by banking institutions involved in charity fund management. Article looks at the new Charities Bill in further detail.

PRODUCT: Banking Institutions (6010);  
EVENT: SERVICES DATA (36);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

23/5/16 (Item 6 from file: 583)  
DIALOG(R)File 583:Gale Group Globalbase(TM)  
(c) 2002 Gale/Cengage. All rts. reserv.  
02796368  
RETAIL SALES GROWTH SLOWS AGAIN IN JUNE 1989  
UK - RETAIL SALES GROWTH SLOWS AGAIN IN JUNE 1989  
Daily Telegraph (DT) 17 July 1989 p21

UK retail sales growth slowed down again in June 1989 following the boom in May 1989 which was due to the warm weather, according to the Confederation of British Industry. The fall in growth is due to the govt's attempts to halt spending and to the long, hot summer. Many shops are now trying to boost business by offering cheap credit and sales promotions. Retailers have been implementing cost-cutting measures, and in June the number of orders placed was far below the expected figure. The confederation surveyed 513 retailers, wholesalers and motor dealers, and found that only essential goods were not suffering from the slowdown in growth. Sales of household textiles, furniture and carpets, footwear and leather goods and china and DIY goods are all well below the level in the year-earlier period. Sales growth is also expected to be slow in July 1989.

PRODUCT: Unclassified Business (9990);  
EVENT: ECONOMICS (07);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

23/5/17 (Item 1 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c) 2008 Info.Sources Inc. All rts. reserv.  
00166494 DOCUMENT TYPE: Review  
PRODUCT NAMES: TurboTax Online Premier Investments (285348); TaxAct Ultimate (285362); TaxCut Online Premium (285374); CompleteTax (285386); TaxBrain (082341)

TITLE: The Web Works Wonders for Tax Filing  
AUTHOR: Richardson, Vanessa

SOURCE: PC World, v25 n4 p50(3) Apr 2007  
ISSN: 0737-8939  
HOMEPAGE: <http://www.pcworld.com>  
FILE SEGMENT: Review  
RECORD TYPE: Product Comparison

Intuits TurboTax Online Premier Investments emerged as the best product that participated in the Internal Revenue Services Free File program for taxpayers who have adjusted gross income of \$52,000 or less. TurboTax provides clear term definitions with a comprehensive, detailed interview and a Guide Me button assistance. There is a link to other important documents so that data would be entered only once. The services Deduction Maximizer Center scans over 350 deduction and credit opportunities. BasisPro removes the hassles in computing historical cost bases of different stock transactions. 2nd Story Softwares TaxAct Ultimate, which is the cheapest, offers a less customizable interview section. It has a new Q&A search interface and a program tutorial. The Tax Help provides essential Q&As in each page, a comprehensive advice from J.K. Lassers Tax Guide, and a link to IRS form instructions. H&R Block TaxCut Online Premium is suitable for people with limited understanding of the tax-filing process. The service offers a questionnaire that adjusts itself to cover only applicable areas. However, the questions were too general, especially for people who have special tax situations including tax-exempt bonds. CCHs CompleteTax is the only program that does not perform part-year-resident tax returns or require employer data on 1099-MISC forms from freelance employers. Its tax software is primarily for businesses, however, the deductions section was unable to provide a listing of entire itemizable deductions. Meanwhile, Petz Enterprises' TaxBrain managed only to deliver a few links to explanations or additional information, ordinary design, and no as-you-go refund ticker for 1040 and one state return. It also offers free but limited live telephone support until 4 p.m. PST on weekdays.

COMPANY NAME: Intuit Inc (447013); 2nd Story Software Inc (658065); H & R Block Inc (690198); CCH Inc (673455); Petz Enterprises Inc (649414)  
SPECIAL FEATURE: Screen Layouts  
DESCRIPTORS: Income Tax; Tax E-Filing  
REVISION DATE: 20071200

23/5/18 (Item 2 from file: 256)  
DIALOG(R)File 256:TecInfoSource  
(c) 2008 Info.Sources Inc. All rts. reserv.  
00154218 DOCUMENT TYPE: Review  
PRODUCT NAMES: Patents (834572)

TITLE: Fuzzy Math  
AUTHOR: Friedlander, Emily  
SOURCE: Corporate Counsel, v10 n9 p89(4) Sep 2004  
ISSN: 1524-7597  
HOMEPAGE: <http://www.amlaw.com>  
FILE SEGMENT: Review  
RECORD TYPE: Product Analysis

Damage calculation in a patent case can be very speculative, and an investigation of four recent multimillion-dollar patent cases can provide

insights, especially into the difficulties encountered by winning experts and lawyers. In one case, a company with technology that monitors pulse rates sued another company alleged to have infringed four patents. The plaintiff asked for \$158 million in royalties and lost profits, which is what could have been earned if the allegedly infringing products had not been available. Lawyers for the plaintiff argued that there were few non-infringing alternatives to the pulse oximeter, and the jury seems to have agreed, having awarded the plaintiff a total of \$135 million for lost profits and lost royalties. In the second case, a company that holds a patent for creating IT cards for business owners that are used for prepaid credit used for employee bonuses sued 19 companies for infringing the patent. The plaintiff was awarded \$10.5 million from the only defendant that did not settle out of court, on the grounds that the defendant willfully infringed the patent. The third case involved two makers of electronic circuit connects. The defendant had to prove that it did not willfully induce customers to infringe two of the plaintiff's patents. The plaintiff claimed that infringement consisted of sales to companies in the U.S. and that computer makers had been induced to infringe the plaintiff's patents. The percentage of the defendant's customers allegedly infringing had to be determined. The jury found for the plaintiff and awarded a total of \$8 million. In the last described case, a jury gave the plaintiff \$3.3 million, the amount asked for by the plaintiff, having found that bids by the plaintiff were too low because the company was trying to win a contract that it should not have lost. The defendant was found to have been responsible for making a low bid based on a product that had been alleged to have infringed on the plaintiff's patent.

COMPANY NAME: TecTerms (999999)  
DESCRIPTORS: Courts; Legal; Patents; Trademarks  
REVISION DATE: 20071200

# \*\*\*Subject search – Non-Patent Literature, Full-Text

## Results Set 1

## Results Set 2

### Results Set 1

File 15:ABI/Inform(R) 1971-2008/Nov 08  
(c) 2008 ProQuest Info&Learning  
File 20:Dialog Global Reporter 1997-2008/Nov 10  
(c) 2008 Dialog  
File 610:Business Wire 1999-2008/Nov 10  
(c) 2008 Business Wire.  
File 613:PR Newswire 1999-2008/Nov 10  
(c) 2008 PR Newswire Association Inc  
File 624:McGraw-Hill Publications 1985-2008/Nov 10  
(c) 2008 McGraw-Hill Co. Inc  
File 634:San Jose Mercury Jun 1985-2008/Nov 05  
(c) 2008 San Jose Mercury News  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 477:Irish Times 1999-2008/Nov 09  
(c) 2008 Irish Times  
File 710:Times/Sun.Times(London) Jun 1988-2008/Nov 10  
(c) 2008 Times Newspapers  
File 711:Independent(London) Sep 1988-2006/Dec 12  
(c) 2006 Newspaper Publ. PLC  
File 756:Daily/Sunday Telegraph 2000-2008/Nov 09  
(c) 2008 Telegraph Group  
File 757:Mirror Publications/Independent Newspapers 2000-2008/Nov 10  
(c) 2008  
File 570:Gale Group MARS(R) 1984-2008/Oct 30  
(c) 2008 Gale/Cengage

| Set | Items    | Description  |
|-----|----------|--|
| S1  | 468105   | (DEBIT OR CREDIT)(10N)(SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES)   |
| S2  | 66032    | S1(10N)(ALL OR EVERY OR EACH OR ENTIRE OR WHOLE OR WHOLLY - OR COMPLETE?? OR TOTAL??)  |
| S3  | 5194     | S2(15N)(MONITOR??? OR TRACK??? OR FOLLOW??? OR RECORD??? OR COUNT??? OR DOCUMENT??? OR LOG OR LOGS OR LOGGING OR LOGGED)   |
| S4  | 10298540 | MANAGER?? OR COORDINATOR?? OR ORGANIZER?? OR ORGANISER?? OR ADMINISTRATOR?? OR THIRD()PART??? OR (TRACKING OR MONITORING-)(3N)ENTIT???   |
| S5  | 213291   | (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR??? OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES)(15N)(REBATE-?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PREMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??) |
| S6  | 731632   | (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (10N) (-FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)  |
| S7  | 809277   | (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED - OR MEMBER??) (10N)(MERCHANT?? OR RETAILER?? OR SELLER?? OR ST-   |

ORE OR STORES OR BUSINESS?? OR SUPPLIER?? OR DISTRIBUTOR?? OR  
VENDOR??)

S8 511733 (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED -  
OR MEMBER??) (10N) (CONSUMER?? OR CUSTOMER?? OR SHOPPER?? OR PU-  
RCHASER?? OR BUYER?? OR PATRON?? OR CARDHOLDER?? OR CARDBEARE-  
R?? OR PARTICIPANT?? OR ACCOUNT??)

S9 321 S3(S)S4

S10 1458 S5(2S)S6

S11 0 S9(2S)S10

S12 4 S9(S)S5

S13 2 S9(S)S6

S14 122 S4(S)S5(S)S7

S15 22 S14(S)S1

S16 227 S1(S)S4(S)S5

S17 7 S16(S)S6

S18 31 S12 OR S13 OR S15 OR S17

S19 29 RD (unique items)

S20 0 S19 NOT PY>2001

S21 37 S2(S)S4(S)S5

S22 33 RD (unique items)

S23 1 S22 NOT PY>2001

23/3,K/1 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2008 ProQuest Info&Learning. All rts. reserv.

00302450 86-02864

Rebates, Leasing, Cancellation, and Other Problems

Patrick, John

Credit Management PP: 28-32 Dec 1985

ISSN: 0265-2099 JRNL CODE: CRM

ABSTRACT: The UK's Consumer Credit Act and Consumer Credit ( Total  
Charge for Credit ) Regulations 1980 are complicated, and credit  
schemes should be kept as simple as possible. Simplicity also applies to  
the calculation of...

...or separate levy charges should be avoided. Pocket calculators and  
computers are available that will calculate the figures to complete  
Regulated credit agreements. The fact that rebates cannot be less  
generous than the Rule of 78 plus 2 months leaves much less...

...agreements. In addition, Section 101 creates problems in the area of  
domestic rental agreements. Credit managers should also avoid modifying  
agreements when possible. In general, CCTA's range of documents has...

## Results Set 2

File 9:Business & Industry(R) Jul/1994-2008/Nov 06  
(c) 2008 Gale/Cengage

File 16:Gale Group PROMT(R) 1990-2008/Oct 31  
(c) 2008 Gale/Cengage

File 148:Gale Group Trade & Industry DB 1976-2008/Nov 05  
(c) 2008 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2008/Oct 28  
(c) 2008 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2008/Oct 16  
(c) 2008 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2008/Oct 30  
(c) 2008 Gale/Cengage  
File 635:Business Dateline(R) 1985-2008/Nov 07  
(c) 2008 ProQuest Info&Learning  
File 387:The Denver Post 1994-2008/Nov 07  
(c) 2008 Denver Post  
File 471:New York Times Fulltext 1980-2008/Nov 06  
(c) 2008 The New York Times  
File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06  
(c) 2002 Phoenix Newspapers  
File 494:St LouisPost-Dispatch 1988-2008/Nov 09  
(c) 2008 St Louis Post-Dispatch  
File 631:Boston Globe 1980-2008/Nov 07  
(c) 2008 Boston Globe  
File 633:Phil.Inquirer 1983-2008/Nov 09  
(c) 2008 Philadelphia Newspapers Inc  
File 638:Newsday/New York Newsday 1987-2008/Nov 09  
(c) 2008 Newsday Inc.  
File 640:San Francisco Chronicle 1988-2008/Nov 09  
(c) 2008 Chronicle Publ. Co.  
File 641:Rocky Mountain News Jun 1989-2008/Nov 10  
(c) 2008 Scripps Howard News  
File 702:Miami Herald 1983-2008/Nov 10  
(c) 2008 The Miami Herald Publishing Co.  
File 703:USA Today 1989-2008/Nov 07  
(c) 2008 USA Today  
File 704:(Portland)The Oregonian 1989-2008/Nov 07  
(c) 2008 The Oregonian  
File 713:Atlanta J/Const. 1989-2008/Nov 09  
(c) 2008 Atlanta Newspapers  
File 714:(Baltimore) The Sun 1990-2008/Nov 06  
(c) 2008 Baltimore Sun  
File 715:Christian Sci.Mon. 1989-2008/Nov 07  
(c) 2008 Christian Science Monitor  
File 725:(Cleveland)Plain Dealer Aug 1991-2008/Nov 08  
(c) 2008 The Plain Dealer  
File 735:St. Petersburg Times 1989- 2008/Nov 07  
(c) 2008 St. Petersburg Times

| Set | Items    | Description  |
|-----|----------|--|
| S1  | 525717   | (DEBIT OR CREDIT)(10N)(SALE OR SALES OR TRANSACTION?? OR PURCHASE?? OR SHOPPING OR ACTIVITY OR EVENT?? OR SPENDING OR CHARGE OR CHARGES) |
| S2  | 76532    | S1(10N)(ALL OR EVERY OR EACH OR ENTIRE OR WHOLE OR WHOLLY - OR COMPLETE?? OR TOTAL??)  |
| S3  | 5834     | S2(15N)(MONITOR??? OR TRACK??? OR FOLLOW??? OR RECORD??? OR COUNT??? OR DOCUMENT??? OR LOG OR LOGS OR LOGGING OR LOGGED)                 |
| S4  | 10342451 | MANAGER?? OR COORDINATOR?? OR ORGANIZER?? OR ORGANISER?? OR ADMINISTRATOR?? OR THIRD()PART??? OR (TRACKING OR MONITORING-                |

) (3N)ENTIT???  
 S5 202987 (CALCULAT???? OR DETERMIN??? OR DETERMINATION?? OR FIGUR???  
 OR COMPUTE OR COMPUTING OR COMPUTED OR COMPUTES) (15N) (REBATE-  
 ?? OR INCENTIVE?? OR PROMOTION?? OR REWARD?? OR AWARD?? OR PR-  
 EMIUM?? OR PRIZE?? OR REIMBURSEMENT?? OR REFUND??)  
 S6 859628 (EDUCATION OR SCHOOL?? OR COLLEGE?? OR UNIVERSIT???) (10N) (-  
 FUND?? OR ACCOUNT?? OR SAVINGS OR PLAN OR PLANS)  
 S7 925359 (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED -  
 OR MEMBER??) (10N) (MERCHANT?? OR RETAILER?? OR SELLER?? OR ST-  
 ORE OR STORES OR BUSINESS?? OR SUPPLIER?? OR DISTRIBUTOR?? OR  
 VENDOR??)  
 S8 564865 (REGISTERED OR LISTED OR SIGNED()UP OR ENROLLED OR JOINED -  
 OR MEMBER??) (10N) (CONSUMER?? OR CUSTOMER?? OR SHOPPER?? OR PU-  
 RCHASER?? OR BUYER?? OR PATRON?? OR CARDHOLDER?? OR CARDBEARE-  
 R?? OR PARTICIPANT?? OR ACCOUNT??)  
 S9 299 S3(S)S4  
 S10 1615 S5(2S)S6  
 S11 2 S9(2S)S10  
 S12 2 S9(S)(S5 OR S6)  
 S13 2 S2(S)S4(S)S5  
 S14 6434 S4(20N)S5  
 S15 1 S1(S)S14(S)S6  
 S16 9 S1(S)S14  
 S17 35 S1(S)S4(S)S5  
 S18 1 S17(2S)(S6 OR S7 OR S8)  
 S19 39 S11:S13 OR S15:S17  
 S20 26 RD (unique items)  
 S21 15 S20 NOT PY>2001

21/3,K/1 (Item 1 from file: 16)  
 DIALOG(R)File 16:Gale Group PROMT(R)  
 (c) 2008 Gale/Cengage. All rts. reserv.  
 08103098 Supplier Number: 67526990 (USE FORMAT 7 FOR FULLTEXT)  
 CyberSource(R) Global Professional Services Unveils Program Designed to  
 Quickly Implement Enterprise Payment Solutions Supporting Multiple Sales  
 Channels.  
 PR Newswire, pNA  
 Dec 4, 2000  
 Language: English Record Type: Fulltext  
 Document Type: Newswire; Trade  
 Word Count: 854

... Offered by CyberSource  
 The PaylinX EnterpriZ Engine offered by CyberSource is a robust,  
 enterprise-wide transaction processing platform that manages the  
 authorization, settlement, and capture of credit card and other payment  
 transactions in real-time through built-in connections with third - party  
 processors and merchant-acquiring banks. The highly scalable EnterpriZ  
 Engine enables customers to accept and...

...suite of outsourced eCommerce transaction services, which include  
 payment processing, risk management (fraud screening), tax calculation ,  
 stored value (gift, incentive and promotional certificates), and  
 fulfillment management.

About CyberSource Global Professional Services

A leader in online transaction processing...

21/3,K/2 (Item 2 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.  
07901253 Supplier Number: 66029221 (USE FORMAT 7 FOR FULLTEXT)  
Leverage, Diversity, and Risk in Portfolio Default Swaps.  
Derivatives Week, v9, n39, p16  
Sept 25, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2029

... loss tranches can serve as a risk management tool for banks and fixed income portfolio managers as well as a source of investment income for long-horizon investors, such as insurance...

...is driven by the regulatory capital and internal risk management needs of banks and portfolio managers on one hand and the demand for tailored credit risk exposure from buy-and-hold...

...underlying risk for portfolio default swaps may be obtained either directly from banks and portfolio managers, or through the single-name default swap market. The risk of a portfolio of credits can be tranching to fit a range of risk and reward profiles.

#### PORTFOLIO DEFAULT SWAP EXAMPLE

Figure 1 shows an example of how a portfolio default swap transaction is structured. The protection...

21/3,K/3 (Item 3 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.  
07882333 Supplier Number: 65858346 (USE FORMAT 7 FOR FULLTEXT)  
Leverage, Diversity, and Risk in Portfolio Default Swaps.  
Ganapati, Sunita; Tejawani, Gaurav  
BondWeek, v20, n39, p16  
Sept 25, 2000  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 2028

... loss tranches can serve as a risk management tool for banks and fixed income portfolio managers as well as a source of investment income for long-horizon investors, such as insurance...

...is driven by the regulatory capital and internal risk management needs of banks and portfolio managers on one hand and the demand for tailored credit risk exposure from buy-and-hold...

...underlying risk for portfolio default swaps may be obtained either directly from banks and portfolio managers, or through the single-name default swap market. The risk of a portfolio of credits can be tranching to fit a range of risk and reward profiles.

#### PORTFOLIO DEFAULT SWAP EXAMPLE

Figure 1 shows an example of how a portfolio default swap transaction is structured. The protection...

21/3,K/4 (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.  
06677632 Supplier Number: 55898403 (USE FORMAT 7 FOR FULLTEXT)  
Captura Software Announces Pilot Program at Ford Motor Company,  
Web-Enabling Traditional Paper-Based Expense Management Practices.  
Business Wire, p0027  
Sept 29, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 678

... suite, Captura Expense(tm) enables companies to automate expense management workflow and significantly reduce employee reimbursement times. The software tracks vendors and expense categories for reporting purposes, converts currencies, and calculates taxes such as the Value Added Tax, which is common in Europe. In the pilot program at Ford, employees begin the process by using a charge card from Citibank to charge expenses. At regular intervals, the software captures credit card data from Citibank records, and imports it into the corporate intranet. Each expense is...

...can then add details and distribute expenses among other cost centers. Still using the Web, managers then view and approve completed expense reports.

Because Captura Expense is Web-based, corporations can...

21/3,K/5 (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2008 Gale/Cengage. All rts. reserv.  
01793248 Supplier Number: 42256718 (USE FORMAT 7 FOR FULLTEXT)  
Big Oil Strikes a Gusher  
Credit Card Management, v00, n00, p40  
August, 1991  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 2429

... 2 million accounts and deploying point-of-purchase displays. Hardy also declines to reveal application figures .

Pricing incentives - and disincentives - for dealers are also coming into play for some marketers. Single-price advocate Citgo supplanted its 3% charge for proprietary card transactions with a 12-cent charge per transaction May 1. Credit manager Lattion says that while the move will be transparent to the cardholder, dealers will have...

21/3,K/6 (Item 1 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.  
0019768436 SUPPLIER NUMBER: 55979894 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CAPTURA SOFTWARE: Captura announces program at Ford, weweb-enabling  
paper-based expense management practices.

M2 Presswire, NA

Oct 4, 1999

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 769      LINE COUNT: 00070

... can then add details and distribute expenses among other cost  
centers. Still using the Web, managers then view and approve completed  
expense reports.

Because Captura Expense is Web-based, corporations can...

21/3,K/7      (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2008 Gale/Cengage. All rts. reserv.

12286156      SUPPLIER NUMBER: 62838879      (USE FORMAT 7 OR 9 FOR FULL TEXT)

TIGR: TARGETED INDUSTRIES GROWTH REPORT.(Brief Article)

Hawaii Business, 45, 12, 37

June, 2000

DOCUMENT TYPE: Brief Article      ISSN: 0440-5056      LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 2205      LINE COUNT: 00187

... Give them time, and tools to do it: program stability, adequate  
marketing/promo budget. Then determine their fate. Reward worth risk.

THE \$2.4 BILLION TIGR

\* UH R&D

\* \$93 million (1)

\* Ocean Science...

21/3,K/8      (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2008 Gale/Cengage. All rts. reserv.

10918138      SUPPLIER NUMBER: 54266699      (USE FORMAT 7 OR 9 FOR FULL TEXT)

IXCs and LEC competitors proposed industry-funded slamming dispute process  
Tues.

Communications Daily, 19, 61, NA

March 31, 1999

ISSN: 0277-0679      LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 346      LINE COUNT: 00031

TEXT:

...total amount paid by customer to authorized carrier, which would  
send half to customer as credit to avoid need to rerate charges that  
would reduce refund . (5) "Customer would receive the first 30 days of  
service for free" if TPA determines slam occurred and customer had paid  
nothing. TRA Pres. Ernest Kelley praised new plan as...

21/3,K/9      (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c) 2008 Gale/Cengage. All rts. reserv.

09205985      SUPPLIER NUMBER: 19003596      (USE FORMAT 7 OR 9 FOR FULL TEXT)

No more excuses! (for poor retail sales) (reprinted from WWD The Business  
Newsletter for Specialty Stores)(Los Angeles)

Pearson, Bill  
WWD, v173, n3, pS23(1)  
Jan 6, 1997  
ISSN: 0149-5380      LANGUAGE: English      RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 943      LINE COUNT: 00076

TEXT:

...weekend results. These retailers always took credit for strong sales: a great buy, an inspired promotion, an award-winning window display, etc. Conversely, and more importantly, down figures had nothing to do with their performance. Eagerly I learned about the lasting effects of...

21/3,K/10      (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.  
08070563      SUPPLIER NUMBER: 17175919      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Prepaid telephone cards aren't exactly ringing bells at the country's groups.(credit unions offer cards, but customer interest is low)(Brief Article)  
Arndorfer, James B.  
American Banker, v160, n155, p13(1)  
August 14, 1995  
DOCUMENT TYPE: Brief Article      ISSN: 0002-7561      LANGUAGE: English  
RECORD TYPE: Fulltext  
WORD COUNT: 502      LINE COUNT: 00042

... National Association subsidiary rolls out the product, possibly in the fourth quarter, said CSG product manager Tracy Panko.

Industry figures indicate that credit unions that offer the cards, either for promotions or for sale, shouldn't expect an immediate connection between members and the products.

"So far the response...

21/3,K/11      (Item 6 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.  
06121056      SUPPLIER NUMBER: 12659113      (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Bush unveils massive EEP wheat initiative; pulls GATT trigger. (Export Enhancement Program; General Agreement on Tariffs and Trade)  
Milling & Baking News, v71, n28, p1(2)  
Sept 8, 1992  
ISSN: 0091-4843      LANGUAGE: ENGLISH      RECORD TYPE: FULLTEXT  
WORD COUNT: 1565      LINE COUNT: 00140

... budget authority to operate the two major commercial export promotion programs, EEP and GSM (General Sales Manager) credit guarantees. Washington observers suggested the administration would likely use the recent levels of actual outlays for various export promotion programs as the baseline for calculating inclusion of the additional \$1 billion in funding.

Also under the initial GATT trigger, the...

21/3,K/12      (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c) 2008 Gale/Cengage. All rts. reserv.  
05910360 SUPPLIER NUMBER: 12414961 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
The influence of economics on antitrust law. (Economics and 100 Years of  
Antitrust)  
Kovacic, William E.  
Economic Inquiry, v30, n2, p294(13)  
April, 1992  
ISSN: 0095-2583 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 5887 LINE COUNT: 00509

... adequate levels of support. By contrast, initiating new cases or  
announcing new enforcement programs are events for which the agency  
manager can claim credit immediately.

Today's manager probably will be gone when the new initiatives reach  
their end...

21/3,K/13 (Item 1 from file: 275)  
DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2008 Gale/Cengage. All rts. reserv.  
01246577 SUPPLIER NUMBER: 06617172 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
POS terminals to go chainwide at Marshall Field. (Connectivity section)  
O'Leary, Meghan  
PC Week, v5, n35, pC3(2)  
Aug 29, 1988  
ISSN: 0740-1604 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 747 LINE COUNT: 00062

...ABSTRACT: expanded-function keyboard with programmable keys and a  
number pad, a printer, and a swipe credit -card reader; transactions are  
displayed as they are typed and can be changed or voided easily. Sales  
associates...

...able to check inventory, reserve stock, enter shipping or layaway  
information, and authorize checks and credit -card transactions. Custom  
software provides on-line data on newspaper promotions, automatic  
shipping fee and tax calculation by merchandise type and destination, and  
automatic markdowns as needed. Store managers can check sales activity by  
store, salesperson, register, and department.

21/3,K/14 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2008 Gale/Cengage. All rts. reserv.  
02707667 Supplier Number: 45492472 (USE FORMAT 7 FOR FULLTEXT)  
MEDCAP Introduces Valuation System In First ABS via Morgan Keegan  
Asset Sales Report, v9, n16, pN/A  
April 24, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 386

ABSTRACT:

TEXT:

...the company has successfully completed its first private placement. The  
Portland, Oregon-based health care administrator closed the first \$10

million of a \$100 million program in March and will be...

...the net collectible value of the receivables. Valuing healthcare receivables, which are generally owed by third - party insurance companies, is said to be one of the most difficult and time-consuming tasks

...

...in the Houston office of Morgan Keegan. The new system "is a contractual model that determines the reimbursement value of the receivable," he explained. In addition to financial expertise, "you need the right...

...hospitals and nursing homes. It has a maturity of 42 months. Duff & Phelps rated the transaction A+, based on credit support provided by overcollateralization and equity capital. An outside administrator serves as an additional "check" to ensure that the deal runs smoothly, Baker said. The...

21/3,K/15 (Item 1 from file: 735)  
DIALOG(R)File 735:St. Petersburg Times  
(c) 2008 St. Petersburg Times. All rts. reserv.  
06580086  
WATCH IT IF YOUR FINGERS DO THE WALKING TO A 540 NUMBER  
St. Petersburg Times (PE) - FRIDAY March 20, 1992  
By: JUDY GARNTAZ  
Edition: CITY Section: LARGO-SEMINOLE TIMES Page: 8  
Word Count: 899

...but he has been very ill.

L.A.J.

Response: Apparently your husband paid your credit card bill last April without questioning this \$34 charge . You later determined that you paid too much and now want a refund .

Michael Amrise, Blockbuster manager , says it is standard policy when a tape is out for five days to call...